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ABSTRACT

The importance of higher education for women on welfare, the needs of welfare women in college, and college services provided to this population are discussed, along with model college programs, and policy implications for local, state, and federal programs. It is proposed that single-parent women on welfare have access to higher education so they can escape welfare and achieve long-term self-sufficiency. The following benefits of educating welfare women are considered: increased employment opportunities, personal growth, positive effects on children, financial benefits, social productivity, and benefits to colleges which are seeking to increase enrollments. Needs of welfare women in college include: financial aid, skill development and training, and personal and psychological support. Two operational models serving welfare women are described: De Anza Community College program and the University of Minnesota HELP program. The structural relationships between federal policy and the welfare system are also addressed, along with educational and social government policies, including food, medical, child care, and housing programs. Recommendations for structural change are included, along with a bibliography. (SW)

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EDUCATING WELFARE WOMEN IN COLLEGE

A PLAN B PAPER

SUBMITTED TO THE FACULTY OF THE GRADUATE SCHOOL

OF THE UNIVERSITY OF MINNESOTA

BY

Caroline Marie Gilbert

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS

FOR THE DEGREE OF

MASTER OF ARTS

PLAN B

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TABLE OF CONTENTS

	Page
Introduction	1
Chapter I. The Importance of Educating Women on Welfare	4
I. Benefits of Educating Welfare Women	4
A. Benefits of Higher Education to Welfare Recipients	4
1. Increased Employment Opportunities	5
2. Personal Growth and Development	6
B. Effects on Children	8
1. Positive Effects of Mother's Education	8
2. Negative Effects of Mother's Lack of Education	9
C. Social Benefits	10
1. Financial Benefits	10
2. Social Productivity	13
D. Benefits to Higher Education	14
1. Enrollment Increase	14
2. Quality of Students	18
II. Value of Higher Education to Welfare Women	18
A. Success of Welfare Women in College	19
B. Economic Value of College to Women	22
1. Economic Status of Women Heads of Household	22
2. Educational Attainment and Economic Status	24
Chapter II. The Needs of Welfare Women in College	30
I. Financial Aid	30
A. School-related Costs	31
B. Emergencies	32
C. Child Care	33
II. Skill Development and Training	33
A. Training Needs Defined by Women on Welfare	34
B. Training Needs Defined by Agency Workers	35
III. Personal and Psychological Support	36
A. Dealing with Relationships	37
B. Dealing with Personal Growth Issues	38
1. Stress	38
2. Role Conflict	39
3. Self-concept	40

TABLE OF CONTENTS, Continued

	Page
Chapter III. Services for Welfare Women in College	43
I. Financial Services	43
A. Funding	43
B. Financial Counseling	44
II. Academic Services	46
A. Flexible Procedures	46
B. Skills Development	48
C. Academic Advising	49
D. Career Development	50
III. Counseling Services	51
A. Counselor Characteristics	51
B. Counseling Activities	52
Chapter IV. Model Programs for Welfare Women in College	54
I. Factors Involved in Model Programs	54
II. Model Programs	56
A. A Conceptual Model Combining Counseling and Curriculum	56
B. Two Operational Models Serving Welfare Women	58
1. De Anza Community College Program	59
2. University of Minnesota HELP Program	62
a. Local and Institutional Setting	62
b. HELP Center Program	63
c. Program for Welfare Women	65
Chapter V. Policy Implications: Higher Education Programs for Welfare Women	70
I. Structural Relationships Between Federal Policy and the Welfare System	70
A. The Two-tiered Employment and Welfare System	70
B. The Relationship of Federal to State and Local Systems	73
1. Dispersement of Responsibility	74
2. Federal Influence on State and Local Policy	74
II. Local Policies	77
A. Welfare Policy	77
B. Institutional Policy	78
1. Financial Aid	78
2. Special Services	79
3. Organizational Responsibility	80
4. Curriculum and Counseling	81

TABLE OF CONTENTS, Continued

	Page
III. State-level Policies	82
A. Educational Policy	82
1. Financial Aid Funding	82
2. Funding for Educational Support Programs	83
B. Social Policy	84
1. Child Care	84
2. Medical Assistance	85
3. Welfare Training Programs	86
IV. Federal Policies	86
A. Education	87
1. Effective Programs	87
2. Post-secondary Education for Adult Learners	88
B. Child Care	89
C. Other Social Supports	90
1. Food Programs	90
2. Medical Programs	91
3. Housing Programs	91
D. Training and AFDC Programs	92
1. Training Programs	92
2. AFDC Program	96
V. Major Policy Recommendations	97
A. Immediate Policy Change: College Programs	98
B. Policies for Structural Change	99
1. Comparable Worth	100
2. National Child Care	100
3. Restructuring of AFDC	101
Bibliography	103

INTRODUCTION

The feminization of poverty is a phenomenon of our times. A growing proportion of the poor in the nation are women, and of these an increasing number are women heads of household and their children. Poverty is fast becoming primarily a women's issue: two out of three poor adults are women. Not only are more women poor, but more women, especially those heading families, are becoming poor. In the twenty years of the 1960's and 1970's decades, although the proportion of poor in the general population declined from 22% to 14% and the poverty rate for families headed by white men decreased by 51%, poverty increased for families headed by women. The number of people in poverty in families headed by white men fell nearly 50%, but rose 54% in those headed by white women and doubled in families headed by black or Hispanic women (U.S. Commission on Civil Rights, 1983, pp. 2-3). Families with women heads of household have a poverty rate six times that of families headed by men, and minority women heading households have the highest rates of all. In 1978, among female-headed families with children under 18, 34% of the white, 59% of the black and 69% of the Spanish-origin families were in poverty (Pearce, 1983). The economic situation of women heading families is reaching crisis proportions.

The increase in poverty among women heading families has put an increased strain on public assistance programs. Approximately ten percent of the population receive public assistance each year, and over a ten-year period ending in 1978, 25% of the entire population was in

households receiving public assistance at one time or another. The major assistance program for single parents is the Aid to Families with Dependent Children (AFDC) program, an income maintenance program administered by the states and counties with funds from the federal government to cover the costs of food, shelter, clothing and other basic necessities. Eighty percent of the households receiving AFDC are headed by women. Of these, 43% are black, 40% are white and 14% are Hispanic. Fifty-five percent of the AFDC families included a child under the age of six. Some women on AFDC are fully employed yet due to low-paying jobs still remain in poverty and on welfare (U.S. Commission on Civil Rights, 1983, pp. 13, 14 and 27).

The single most outstanding factor associated with women's improved economic status is that of education. The higher the educational level of a woman, the less likely is she to be in poverty. Higher education can prepare women for jobs with higher earnings and jobs less susceptible to the vicissitudes of an uncertain economy. Higher education also provides a buffer against social change in a time when a worker may make two or three career changes in a lifetime.

This paper proposes that single-parent women on welfare be provided the opportunity to get training in higher education in order to get off welfare and achieve long-term self-sufficiency. Chapter I argues the importance of educating these women both for the benefits resulting to themselves and their families, to society and to institutions of higher education, and for the value of a college education to welfare women. Chapter II discusses the special needs of financial aid, training and skills development and personal and psychological support that welfare

women have as they attend college.

Chapter III presents the services corresponding to these needs -- financial, academic and counseling services -- that are offered in any fully developed college program for welfare women. Chapter IV describes several model programs which blend a full range of services with features unique to their special circumstances. In Chapter V policies contributing to effective programs for welfare women in college are examined at the local, state and federal level. An analysis of structural relationships between federal policy and the welfare system argues for major policy changes at the federal level.

CHAPTER I. THE IMPORTANCE OF EDUCATING WOMEN ON WELFARE

Should women on welfare be educated? Is it wise for society to spend its valuable and finite resources to enable such women among these as are able to attend college? Would any benefits outweigh the costs to society of such a program? Indeed, are welfare women able to do college work? Will higher education actually help these women? The answers to these questions reveal that there is a need to educate welfare women both because of the variety of beneficial outcomes of providing a higher education for these women and because of the value of college education to welfare women as representative of the situation of women in general in our society.

Benefits of Educating Welfare Women

The benefits of educating welfare women extend well beyond the impact that education has on welfare women themselves. The benefits of higher education accrue not only to welfare women but to their children, to society in general and even to the institutions of higher education that these students attend.

Benefits of Higher Education to Welfare Recipients

A college education benefits welfare women in two important ways. It offers the chance for employment and economic advancement and it leads to enhanced personal growth and development.

Increased Employment Opportunities Among benefits to the women themselves, employment would seem to be primary. Indeed, it is the rationale for most programs that exist for these women -- the University of Minnesota HELP Center plan includes as one of its program purposes to "develop a lifestyle of career development and working" (Stewart, 1983) -- and these programs are effective in achieving this goal. A survey of 265 welfare women students at a community college in Kentucky revealed that of the 144 respondents, while 40% were still in school, 43% were employed, the greater proportion in full-time jobs, 10% could not find work, and 7% were not looking for work (Young, 1977). This means that of the 75 who wanted to be in the labor force, 61 (or 81%) were employed. "Higher education," the author of this report notes, "offers some women, at least, an opportunity to enter professional fields, and to realize a greater development of their human potential" (Young, 1977). In a program for welfare women at the University of Minnesota, results for two recent consecutive years revealed a high rate of employment. Among fourteen graduates personally contacted in 1981 who had been on the program in the previous year, all were employed, thirteen in full-time work, eleven (79%) of these in work related to their major field. The average monthly salary (in 1980 figures) was $1,034, the median being $1,083 for those employed full time (Stewart, 1981).

Table 1: Employment of 1981 HELP-AFDC Graduates

Number of employed graduates contacted -- August 1981		Monthly Salary Average	Monthly Salary Median	Work Related to Major Number	Work Related to Major Percent
Full time employment	13	1034	1083	11	79%
Part time employment	1	400	400	1	
Totally contacted personally	14	989	1083	11	79%

The following year, of 24 graduates of the program in the previous year, "all graduates responding were employed, all were off AFDC, all but two were employed in their field of study, [and] two were in graduate school." For this group of women, their "full-time salaries averaged $1,230 monthly" (in 1981 figures) (Stewart, 1983).

Table 2: Employment of 1982 HELP-AFDC Graduates

Employment of Graduates		Monthly Salaries Mean	Monthly Salaries Median	% in Chosen Field of Study
17	Full-time	1228	1208	88%
5	Part-time	675	723	100%
Total Responding to Specific Questions				
22		1103	1178	91%

Personal Growth and Development The personal benefits to these students outweigh even the chance for employment and economic advancement. Welfare women who have attended college are the first to perceive the benefits they receive directly. In the Kentucky study, "the greatest benefits were seen in the area of personal growth and development. A majority (roughly 70%) of all women reported

improvements in their self-image, in their confidence in their abilities, and in their determination to pursue goals. Older women [defined in this study as 25 years or older] tended to report great improvements ... The importance of such personal benefits is underscored by the fact that 100 women (69%) indicated that they would recommend attending college even if a stable, high-paying job could be obtained without it. Further, when asked why a poor person should attend college, 44 percent of the women gave answers relating to personal development, while only 34 percent gave answers concerning economic development" (Young, 1977). In the Minnesota report, one mother summarized her experience by stating, "I am very grateful for the effort I was allowed to make and the support I received, while I was going to school. My training has given me the ability to support my family. It also has given the children and me a life containing self-respect and dignity" (Stewart, 1983).

In this respect, the benefits these women experience reflect the effects that continuing education has on adult women in general:

> But women's continuing education has other bows in its quiver, including not only the manifest function of education in and of itself but also the latent function of maintaining mental health. ... Women's continuing education programs provide not only counseling, intellectual stimulation, support in the companionship of like-minded fellow students, and improved self-concepts, but also escape from the deteriorating effects of isolation.
>
> (Bernard, 1976)

A nationwide study of continuing education programs for women revealed that "on seven items ... that may be said to have mental-health implications, almost six times as many women on the average reported

positive influences as reported negative ones" (Ibid.). A sample survey of four thousand women who had used the University of Michigan Center for the Continuing Education of Women found that 85 percent who had "returned to school enjoyed it very much," 75 percent said that they had experienced change in their lives, and "61 percent indicated they felt new confidence and self-respect; 65 percent noted their increased knowledge and understanding" (Campbell, 1974). The value of higher education to adult women in general as for welfare women in particular transcends even the important value of furthering their economic potential:

> For a large number of women the prospect of increased earnings is the Number One motive for entering college. While it remains an important one, I believe it is supplanted for most women as time goes on by a motive of self-fulfillment. This can probably be explained by considering the degree to which women have traditionally been denied equal opportunity to develop their individual gifts, talents and ideas to something approaching their full capabilities.
>
> (Gray, 1975, p.2)

Effects on Children

The effect on the children of mothers who attend college is another clear benefit of higher education for welfare women. In effect, when one educates the parent, one is also educating the children of that parent, a result that has far-reaching consequences for society as these children mature.

Positive Effects of Mother's Education The immediate effect on the children is that they tend to do better in their own schooling; a longer range effect is that they tend to become better educated. One study on the effects of women's education on their children reports that "... in

most cases the grades of children have gone up at least a letter grade ... [and] a greater sense of responsibility and cooperation is engendered in the children" (Bernard, 1976). Middle class women in a re-entry women's program reported that "their children also profit from their participation in these programs, in that they develop more interests, take on more responsibilities and benefit from their mothers' achievements and gratifications" (Sexton, 1976, p. 152). Another study, using "data from school records, aptitude test scores and parent questionnaires on maternal educational attainment... found that the educational level of the mother was significantly related to parental and teacher expectations for the child" (Hutner, 1972). The long range effect is a sort of "echo effect in rising educational attainment since the children of well-educated parents are also likely to become well educated (Cross, 1981, p. 15).

Negative Effects of Mother's Lack of Education The reverse side of this coin is that there are two factors associated with a low educational level of parents that adversely affect the participation of children in school. Negative relationships between maternal labor force participation and the child's achievement in school were found only when the mothers involved had no more than a high school education (Hutner, 1972). Further, insofar as poverty is associated with lack of higher education, children of parents with less education are less likely to advance in school:

> Poverty and the future well-being of children in disadvantaged families headed by women, especially those headed by blacks and Hispanics, are intertwined. Children from poor families are more likely to fall behind in school and to drop out altogether.
>
> (U.S. Commission on Civil Rights, 1983, p. 46)

Social Benefits

In addition to the beneficial effects on the women themselves and on their children, educating welfare women so that they can get off welfare benefits society as a whole. As those who have worked with college programs for women on welfare have found, "Higher education offers a viable means for ending welfare dependency and for making more women productive members of society" (Young, 1977).

> The ... students in the program will be able to graduate as planned, will continue to gain employment with resulting welfare savings, and will continue to improve the quality of their lives and those of their families. The coupletion of career and educational goals and objectives encourages family self-pride, confidence, and work experiences enabling family members to remain outside the welfare cycle.
>
> (Stewart, 1981)

Financial Benefits One major benefit to society is financial: welfare women with a college degree become financially productive members of society, making contributions to the government rather than receiving financial support from it. A report on the University of Minnesota HELP program for women on welfare presents examples of the tax contributions of some of their graduates:

> Mother with 1 child at home, 2 now graduated and working, 1 attending school and working; now working as a family counselor and welfare advocate in a private agency, earning $16,000 yearly. Her income taxes are $1,800, state taxes are $800 and property taxes $600.
>
> Mother with 1 child, working as a legal assistant in private business, earning $19,800 yearly. Her federal income taxes are $2,400, state taxes $1,100, property taxes $600.

> Mother of three children, now working as a school counselor, earning $21,000 a year. Her federal taxes are $2,500, state taxes $1,200 and property taxes on her Hennepin County home are $900 a year.
>
> Mother of three children, now working as a hospital cardiology nurse, earning $18,500 a year. Her federal income taxes are $2,375, state taxes $1,050 and property taxes $1,100 a year. (Stewart, 1983)

Thus the yearly tax contributions of these women with college degrees, formerly on welfare, are $2,200, $4,100, $4,600 and $4,525, respectively. (Figures are based on 1981 incomes.) By contrast, a mother with one child would be receiving $4,272 and a mother with three children would receive $6,036 in monthly welfare payments for the year 1981, in addition to medical, foodstamp and other benefits.

In addition, there are financial benefits to society beyond merely the direct tax benefits to the federal, state and local governments. The New York State Education Department found, when it examined the special programs for low income and minority students at its colleges and universities, that the financial benefits to the state were huge. The department estimated that the financial returns to the state due to the working potential of their graduating students is $15,000 for each graduate, due to decreases in welfare costs and other social costs and to increases in tax revenues. As the number of graduates since the beginning of their program is 19,896, the department estimates that the net return to New York State is six million dollars. (New York State Education Department, 1980).

A look at how the costs of monthly welfare benefits add up over the period of time a single parent woman and her children are on AFDC can reveal the extent of the potential savings of a program that trains

these women so that they are able to be self-supporting and get off of welfare. The figures used here are for the State of Minnesota, which admittedly has higher-than-average benefit levels; however, these figures can be compared with the salary figures of the employed graduates of the University of Minnesota program shown on page 6 and the tax benefits shown on pages 10-11 above.

AFDC Monthly Benefits

	July 1, 1980	July 1, 1981	Feb. 1, 1983	July 1, 1983
Single parent plus:				
One child	344	368	393	412
Two children	417	446	477	500
Three children	486	520	556	583
Four children	546	584	624	654
Five children	605	647	692	726

(State of Minnesota 1980, 1981, and 1983)

Taking just the 1981 figures for an example, the amount paid yearly to a single parent with one child would be $4,416.00, with two children $5,352.00, and with four children $7,008.00. Not counting the children's pre-school years, if a family were to stay on AFDC from the time the youngest child is six until that child reaches eighteen, or twelve years, the total AFDC benefits paid to a family with only one child, using the figures for the year 1981, would be $52,992.00. (In actuality these costs would go up, as benefits increase slightly each year, although these costs would most likely be offset by a probable increase in inflation). In the case of a family with four children, the total twelve-year cost, using the 1981 rate as a stable base, would be $84,096.00. By contrast, for the examples given earlier of four HELP

Center graduates contributing taxes, the tax contributions over a twelve-year period would be, respectively, $26,400 and $49,200 for the women with one child and $55,200 and $54,300 for the women with three children, using a 1981 base rate. Educating women to get off welfare, and stay off, thus results in large savings to welfare departments. In addition, services such as fuel assistance, subsidized housing, medical assistance and foodstamps would not be used by these families, lessening the pressure on these service agencies and resulting in further savings. Social Productivity The other major benefit to society of educating welfare women is that these women then become socially productive, making significant contributions to the general social betterment. A family counselor and welfare advocate, a legal assistant, a school counselor, and a hospital cardiology nurse (see above, pp. 10-11) make a greater social contribution than these same women did without their training and without the use of their social skills in productive employment. Welfare women who participate in higher education training programs recognize the social and attitudinal changes that occur in them in association with their education. One group of women reported significant differences in their social interests and involvement. "Over half of all mothers expressed a positive change in their interest in social and political issues", and many "saw improvements in their involvement in community affairs." These same women also reported "positive changes in their child-rearing practices as a result of their attending college;" over 30 percent of the older (over 25) mothers reported great improvements in this area (Young, 1977). These effects

on the children, combined with the generally raised levels of education for both the parent and the children in the family, have long-term effects on and positive implications for society as a whole.

Benefits to Higher Education

Finally, there are benefits to the institutions of higher learning from these students, benefits in relation to enrollment trends and benefits from the quality of these women students themselves.

Enrollment Increase In these days of enrollment declines in the traditional college population groups and of even further projected enrollment declines in the future, welfare women represent a new and generally heretofore untapped student population. Since the establishment of governmental support for low-income students through such programs as the Basic Educational Opportunity Grant, non-traditional students have become an important financial consideration in the survival and growth of institutions of higher education. Though data for welfare women's participation in college are generally lacking, welfare women can be associated with a number of groups recently seen as significant to potential college enrollments and from among which colleges will need to recruit in order to cope with the declining enrollments expected for the next ten to twenty years.

> Certainly colleges are highly motivated to find new student populations. This is especially true when recessions affect their finances and when student enrollments drop because of declines in the college-age group. ... Mature women are everywhere prime candidates for recruitment into special college programs. ... Concern has grown about offering ... services to women other than suburban housewives, women whose educational needs are still unmet — especially working class and low-income women, working women, women with young children, and women who have lost their husbands and need to support themselves.
>
> (Sexton, 1976, pp. 152-3)

Welfare women are reflected in these groups, and their numbers often come from women in these circumstances.

Women in general, and low-income women specifically, have in the past not attended college in proportion to their actual numbers. Although in recent years women high school graduates have been entering institutions of higher education in similar numbers to men, the disproportionate number of women not going on to college in the past has resulted in a pool of women students that are available to return to college.

> A conservative estimate of the number of women available to enter higher education would be 10 percent of the high school graduates, resulting in an estimate of 1 million women as a pool for undergraduate degrees. This is likely to be an underestimate since women of high abilities, for example, were not as well represented as men of high abilities in college enrollments traditionally. The actual pool is likely to be higher, since the number of women completing high school for the age range 25-45 years is 13.3 million and the number with at least one year of college, but not four years, is 1.9 million. This discrepancy suggests that there is a large number of women who are potential candidates for returning to higher education.
>
> (Tittle, 1980, p. 23)

In 1972, for example, only 39 percent of the women who graduated from high school went on to college, in contrast to 53 percent of the men. "It is estimated ... that about nine in ten qualified students who do

not go to college are women ... In the lowest socioeconomic groups, 24 percent fewer women enter college than do their male counterparts" (Sexton, 1976, p. 76). In 1974 it could be said that:

> ... the largest reservoir of academically superior young people who are not now attending college consists of women from the lower socioeconomic levels. Whereas 25 percent of the high-ability (top quarter) males from the lowest socioeconomic quarter fail to enter college, 40 percent of their equally able sisters fail to continue their education. (Cross, 1974a)

Compound these numbers for the last ten years and it is easy to see that these women are an untapped resource for new college populations today and in the future. The potential of women, as a category, as a source for college enrollments has been recognized for some time: "If women were to enter institutions of higher education in the same proportion as men, about one and a half million new students would enter our colleges" (Cross, 1974b, p. 134).

With declining enrollments, colleges will have to look to other than the traditional constituencies for their student body. "College enrollments in the 1980's and 1990's are likely to comprise a much more heterogeneous student body, as the total pool of potential applicants shrinks simultaneously with a rapid expansion of that proportion of the pool characterized as nontraditional" (Adolphus, 1980). The 1980's will see a higher proportion of older adult students, of poorer [economically], of minority, of part-time and of female students (Ibid.). The perception of the potential benefit to enrollments in higher education of these previously untapped, nontraditional populations has not been lost:

> If women attended college at the same rate as men, if low-income people could attend at the same rate as high-income people, if attendance rates were as high throughout the country as they are in the leading states, enrollment would probably be increased by at least six or seven million. And if persons beyond the usual college age began attending in rapidly growing numbers, as they show signs of doing, enrollments would grow even more. The doubling of college attendance is not beyond possibility.
>
> (Cross, 1981, pp. 16-17)

Indeed, as if to verify this perception, growth in participation in higher education by women has recently mushroomed. In one state, Connecticut, enrollment of women in the institutions of higher education grew 20 percent from 1976 to 1980, although much of this increase was in the part-time category (Presley, 1983). More significantly, the number of women over 30 in courses in higher education had doubled over a ten-year period by 1975 (Oliver, 1975), and women accounted for 93 percent of the enrollment gain in the 1976-77 academic year so that "women now account for 49 percent of the total U.S. college enrollment" (Magarrell, 1978). It is clear that the potential of women as students is becoming reality and is contributing to maintaining college enrollments. What remains is for low-income single-parent women to take part in this growth in college participation. "For colleges and universities," according to one author on programs for welfare women in college, "the mother on welfare represents an untapped source of human potential" (Young, 1977). Welfare women who are members of groups which have not traditionally been represented in college (such as low-income women, minority women, older women, women with young children, women who do not have husbands) are a source for college enrollment and thus a benefit to colleges and universities.

Quality of Students Besides the enrollment benefits welfare women have on colleges, the quality of welfare women as students is a benefit. These women bring the added experience of their maturity to their college experience and are thus an asset on campus. As adult women "they bring a new dimension to the classroom ...[and] they are committed to being successful students" (Tittle, 1980, p. 79). Further, "returning women do well academically and, when they have clear goals, stay in school" (Campbell, 1974). With their increased experience, their maturity and their differing socio-economic status, they broaden the range of students on the campus, enhancing the quality of the educational institution and the interaction of students in their educational experiences.

Value of Higher Education to Welfare Women

The education of welfare women clearly provides a variety of benefits to both individuals and institutions. But should their education be in college? Is a college education necessary or useful to welfare women, or indeed to women in general? The answer involves the relationship of a college education to the economic status and betterment of all women in our society. A college education is of particular value to welfare women, first, because women on welfare can do college work and show by their results that they have as great a potential and as great a need for college as do those in the general population, and secondly because welfare women's situation is a microcosm of the economic situation of women in general, and that situation reflects a need for a college education.

Success of Welfare Women in College

Among college programs that are clearly defined as programs for welfare women, the results show strong academic achievement: welfare women can succeed in college. Two such college programs provide data that illustrate this success. The University of Minnesota HELP Center program defines two measures of student accomplishment for students currently in the program: retention and/or graduation and grade point average. For the year 1980, of 190 students on the program, 32 graduated, 132 continued in school, and 26 dropped from the program for a retention or graduation rate of 86 percent. Grade point averages were consistently above the averages for students in the three largest colleges within the University. "Project HELP/Non-WIN students as a group for the entire period from Winter 1980 to Winter 1981 had a grade point average of 3.00 [on a scale of 4.0="A"]; credits completed averaged 12 per quarter - the full load expected at the University of Minnesota" (Stewart, 1981). For the 1981 year the results were equally outstanding:

Success - retention or graduation = 86%

The status of the 176 students referred to or remaining in the 1981 program is as follows:

Graduates*	30
Students continuing in school	122
Students not continuing in school	24
TOTAL	176

*(During 1981, there were actually 42 graduates or students who were or had been on the Non-WIN program. 12 students had been dropped by Non-WIN for reasons such as having other resources, but remained in school and with the HELP Center program).

(Stewart, 1982)

Grade point averages were consistently high, hovering from around 2.9 (high "C") to 3.1 ("B"), and were higher, again, than the averages for students in the major colleges of the University in which these students were also enrolled:

Grade point averages in comparison with other college students:

FOR 1981	WINTER	SPRING	ISS	IISS	FALL
Project HELP/Non-WIN Students	3.073	2.992	3.183	3.115	2.991
General College	2.702	2.658			2.666
College of Liberal Arts	2.906	2.907			2.854
Institute of Technology	2.863	2.865			2.813
College of Business Administration (School of Management)	2.931	2.925			2.961

(Stewart, 1983)

Thus these students can certainly hold their own in a large four-year institution and, further, compare favorably with other university students.

> Throughout 1981, our students as a group obtained a 3.007 (on a scale of 4.0 as an A) grade-point average; carried the full load of courses expected for full-time attendance; varied in their field of study -- but a higher portion of students are now in less traditional careers for women — over one third. (Stewart, 1983)

Maintaining a "B" average and carrying a full-time load of credits while pursuing a major field of study -- at the same time being responsible for raising a family on a very low income -- indicates that these welfare women are assuredly capable of success in a college program.

A study of the welfare women who were students at the Jefferson Community College in Louisville, Kentucky revealed differing results for older (defined as over 25) and younger women. Lacking data for the college as a whole to compare with the welfare students and needing a criterion to apply to all welfare women who enrolled over a four-year period, the measure of success selected was completion of one year of college work with a "C" average. "Fifty-seven percent of the 144 respondents had completed at least one academic year of college," and 59 percent had "performed at or above a C level (2.0), while one fifth performed above a B level (3.0)." However, the older welfare women performed significantly better than the younger ones, despite reporting more severe financial and personal difficulties that interfered with their schooling. In the total group, three-fifths obtained average grades, while for the older, over-25 age group the corresponding success rate was 71 percent, contrasting with 45 percent for the younger women. There were no significant differences among the races, nor among the high-school grades for these students, although more of the older women

had received G.E.D. certificates, indicating that they had been high-school dropouts. The older mothers had more children and lived independently as single adult heads of household, in contrast to the younger mothers who had, typically, one child and often lived with a relative. Thus for the older, independent adult single-parent head of household on welfare, the success rate as defined by this study was 71 percent, leading the author of the study to comment: "In light of the older women's personal problems interfering more with their education, their superior performance suggests a difference in motivation, maturity, and sense of purpose" (Young, 1977). These women, with interference in their personal and family lives, are nevertheless achieving in college. The author of this study concludes:

> The results of this study strongly suggest that there is the same distribution of talent and ability, which can be more fully developed through higher education, among welfare mothers as there is among other new student groups.
>
> (Young, 1977)

Thus, despite personal and financial difficulties, the motivation of welfare women is strong enough, and their ability high enough, to compete successfully with regular college students.

Economic Value of College to Women

The other reason that a college education is of value to welfare women is that a college education is of value to all women, given their typical economic status in our society.

Economic Status of Women Heads of Household It is well known that the economic status of women in our society is much lower than that of men, and that single parent heads of household, primarily women, are among

the lowest of the low. The "59 cents on the dollar" catch phrase indicates the average earnings gap between men and women. As reported by the United States Commission on Civil Rights in May of 1983, the income gap between men and women whether they are employed, partly employed, unemployed, or looking for work, hits female heads of household hardest. Among fully employed workers in 1980, 46.5% of men earned $20,000 and over, while only 9.6% of women earned that much, 78% of women being concentrated in the $7,000 to $19,000 range. Many women heads of household who work full-time are poor despite their work efforts. In 1980 the poverty rate for fully employed female heads of household was double that for fully employed male heads of household. Even though they work full time, these women remain poor, and if they are eligible to receive welfare in addition, they still remain poor. Among the partially employed, nearly 40 percent of women who head families were below the poverty level, while about 20 percent of the men heading families were. Thus, "Of all persons who have less than full-time employment, women heading families are most likely to be poor." While "millions of working Americans endure economic hardship ... the most disadvantaged of these are women[;] ... the rates reported for women maintaining families alone ... express the severity of their problems. ... Families maintained by women tend[ed] to have much higher poverty rates than those maintained by men. Overall, women headed about half of all poor families in 1981," with black and Hispanic female households faring worst, more than half of whom are poor. "Poor women do participate in the labor force. ... The problem is they are often

unable to find work, must work part time, or the jobs do not pay a wage adequate to support a family[;] ... in 1979, 3.1 million women sought public assistance because they were unable to support their families (U. S. Commission on Civil Rights, 1983, pp. 7-16). Thus the economic situation of women heads of families is serious, and such women are in dire need of help.

Educational Attainment and Economic Status Although there are a number of influences contributing to the earnings gap -- occupational segregation being one -- level of educational attainment has a significant bearing on the economic status of women, particularly women heading families. The U.S. Commission on Civil Rights reports that an inverse relationship between educational level and poverty exists for all races and for all those who are heads of families, but low educational level increases the chances of female household heads' being in poverty more than male householders'.

Educational Level and Poverty, 1981

	All families[2]				Female-headed families[2]			
	All races	White	Black	Spanish[3] origin	All races	White	Black	Spanish origin
Elementary (less than 8 years)	25.0%	21.1%	39.7%	35.0%	48.8%	44.3%	56.5%	61.9%
High School (4 yrs.)	9.5	7.5	26.0	15.7	27.8	21.5	48.0	34.5
College (1 yr. or more)	4.1	3.4	12.4	7.7	16.6	13.9	26.8	27.6

* The figures in this column can be interpreted as follows: The proportion of white families (both male and female headed) in poverty is 21.1 percent when the head of household has less than 8 years of education, decreasing to 7.5 and 3.4 percent, respectively, for higher levels of education.

[1]Includes both male- and female-headed families.

[2]Families with no husbands present.

[3]persons of Spanish origin may be of any race.

Source: U.S., Department of Commerce, Bureau of the Census, Money Income and Poverty of Families and Persons in the United States: 1981 (Advance Data), series P-60, no. 134, pp. 27-28.

As the Commission notes, "low educational attainment increases the chances of being in poverty." That is, the poverty rate increases as the level of educational attainment of the head of household decreases. This pattern holds true for whites, blacks and Hispanics and for families headed by women" (U.S. Commission on Civil Rights, 1983, p. 36). Education is more relevant and significant for women, especially women who head families. Although women earn less than men at all educational levels, and poverty rates decline for both men and women with increased education, increasing the level of education has a greater impact upon women. The higher the level of educational attainment, the less likely are the chances for the woman head of family

to be in poverty, and having even some college has an even stronger effect. The Commission reports, "[O]nly college educated women are significantly more likely to be professional or technical workers than men" (U.S. Commission on Civil Rights, 1983, pp. 24 and 37).

There are several additional reasons that relate to the status of women and reflect women's need for a college education. First, a college education offers increased access to leadership roles in our society and thus better positions. "Higher education has an extremely important sorting- and- selecting function," comments one author on women in higher education. "It selects students for leadership roles and occupational rewards in the society, and so has the power to open or bar the way to vocational and professional opportunities for women" (Sexton, 1976, p. 75). Not to educate women in college typically perpetuates their low socioeconomic status and keeps them from the social expression of their talents and skills. Further, it keeps them from the interesting and rewarding jobs available in our society:

> Today ... a growing number of women want and expect the same psychological and social rewards from work that men receive -- a sense of identity, self-esteem, and mastery. ... They have largely been denied these satisfactions due to the maldistribution of good jobs ... [T]he market has clearly failed to meet the underemployment problems of such groups as women, the disadvantaged, and subprofessionals. ... [T]he effects of underemployment are thus distributed differentially across the spectrum of workers, hitting hardest those with personal characteristics that have "low market value" -- that is, blacks, women, those with little schooling ... These people do not have a share of good jobs proportionate to their share of human resources (in terms of talent, skills, intelligence, willingness to work, and so forth).
>
> (Bernard, 1976)

Secondly, college educated women tend to stay in the work force longer, since the value of their training in the market place makes it

more worthwhile to continue working and leads to higher total lifetime earnings, thus providing a worthwhile return on the investment in their college education. "Education is ... related to labor force participation: The more education the more likely a woman is to be in the labor force," according to the U.S. Dept. of Labor (Tittle, 1980, p. 18). Several factors contribute to this result. The relationship with higher wages is one factor. "Since women with more education can generally realize higher wages than those with less education, they spend a greater proportion of their lifetime in the labor market" (Leibowitz, 1975). Another factor is that although women have been a reserve work force in the past, rising educational levels have increased their labor force commitment:

> A rising proportion of women have become highly placed in the labor force and fully committed to it. Hence, their response to economic cycles is no greater than that of their male counterparts.
>
> In recent decades the number of these fully committed women has been increased by rising educational levels, the tenure of women in their jobs, the growing need among women for financial independence, and the increasing awareness among women that they have a full commitment to work.
>
> (Sexton, 1976, p. 91)

However, "The interaction between work and education has moved in both directions ... since education raises [women's] occupational aspirations ... changes their self-image, gives them leadership skills, increases their independence, and enlightens them about their human and legal rights. All of these effects of education have tended to raise the amount and the quality of the labor force experience of women (Sexton, 1976, p. 90). Among women in general, there has been an

increase in the proportion of mothers in the labor force; between 1960 and 1974, the proportion in the work force of mothers of preschoolers rose from 18.6 percent to 34.4 percent, and those of school-age children from 39 to 51.2 percent (Bernard, 1976). Thus it is no longer unusual for women with children to be in the labor force. Since these women are part of the growing participation of women in general in the labor force, they too need the added benefits that a higher education can give to labor force participation. The higher lifetime earnings of women who remain in the labor force longer due to their higher education, coupled with the value of their "non-market work" to society (the indirect benefits of their education), make the return on their college investment equal to that of men's return (Woodhall, 1973).

A third reason for the need for a higher education for women lies in protecting their training against future changes in society. The specific jobs that one trains for may be obsolete sometime during one's working lifetime, and changing work roles may become necessary. College provides better training for this eventuality. A study done in 1971 is indicative of the kind of training that college gives, and the effect it has on developing qualities that help an individual to adapt to changing roles:

> The ability to adopt and adequately carry out new and changing roles as the society changes can thus be viewed as a precondition to competence in a "learning" society ... [T]he qualities of flexibility, autonomy, and ego strength are congruent with these socialization goals.

> These qualities would enable an individual to adopt and adequately fill a rather broad spectrum of roles within a modern society. In addition, their existence would increase the probability that he would be predisposed to adopt to new role demands.
>
> (Walizer, 1971, pp. 1-2)

The study found that college training did indeed produce these results:

> ... the personality characteristics developed as a result of the college experience coincide with those specified as being requisite to competence in a learning society. ... Our study offers strong support for the hypothesis of an independent contribution of the impact of colleges and universities on the development of competence.
>
> (Ibid., pp. 9 and 31)

Thus a college education meets the variety of goals that a woman needs to meet in order to improve and maintain her socio-economic status. Single-parent women on welfare are a reflection of the status of women in our society, and for them to achieve the same stability in the work force, and to make the educational investment in their future worthwhile, more than minimal training is needed. The issue is not just barely getting off welfare, since the typical jobs for lesser- or untrained women tend to perpetuate their poverty and to fluctuate with the vicissitudes of the economy; the issue is to train women who would otherwise be in poverty to have good jobs, adequate to both get them off welfare and keep them earning in the labor force.

CHAPTER II. THE NEEDS OF WELFARE WOMEN IN COLLEGE

Given the need, the suitability and the rewards of educating welfare women, how can these women best be encouraged to achieve this education? Welfare women differ from traditional college students in many ways and need to be provided for differently by institutions and agencies serving them. Many women on welfare are not aware of the possibilities of their attending college and would have no conception of how to go about entering much less surviving in college. They cannot be reached, as are younger students, for example, by outreach programs in the high schools. Once in college, welfare women have a greater variety of needs than the typical student by virtue of their background and of the variety of their life circumstances and social roles. The needs of welfare women in college arise out of their circumstances by virtue of their being women, single parents, on welfare, perhaps a member of a minority group and at a low socio-economic level. The needs these women have in college are in the areas of finances, skill development and training, and personal and psychological support.

Financial Aid

Financial aid is a major need for welfare women. One study revealed that "the greatest barrier to a woman's ability to stay in school involved finances and governmental support services" (Young, 1977). Financial help is needed for school related costs, emergencies

and child care, and for each of these costs, help is needed for the way in which these costs are budgeted.

School-related Costs

Welfare women need not only the money for school, but they need to know important information about how to get the money and how the various sources of money interact. Money for tuition, fees and books is a paramount need, but getting to school is necessary too, and on a welfare budget there is no additional money for transportation. Welfare women need to be careful of any funding they receive or resources they may have, since in some cases welfare will take those monies dollar-for-dollar off the woman's monthly support check. Help is needed in submitting budgets to apply for financial aid also: women need to know where to apply and how to present items in the budget that are allowable and will not overlap with welfare allowances. A woman who was formerly middle-class and has equity in her own home, for example, may need help in determining how much of that equity is truly her own, a determination that may have an effect on her future funding. There are barriers operating against women in the way that financial budgets include the home equity in the need calculation (Dunkle, 1981). Budgets also need to take into account the extra expenses women have that traditional students don't have, such as costs for children in primary or secondary schools (Ibid.).

Emergencies

For people who have a financial cushion, emergencies can often be dealt with by paying for some service to deal with a sudden problem. For women on a welfare budget, there is no allowance for emergencies. A sick child on the day of an important test when there is no paid sick-child day care, a broken refrigerator or stove when one has already used any yearly allotment of welfare emergency funds, a stolen billfold or car repair needed for one's older car, all present insurmountable financial problems. Even normal expenses can be treated as emergencies on a very low budget. Since they have so little money, and almost no further resources to draw upon, welfare women have concerns and fears about clothing, food, housing and health benefits. One survey of California women on welfare found that these women bought clothes only for their children, and often only second-hand, buying only the underclothing new. Food stamps often ran out during the third week of the month, leaving insecurity and hard times at the end of the month. There was no back-up of financial support from relatives for most (80%) of these women (Suarez, 1979, p. 48). In another California program, 76% of the disadvantaged students said that money was a problem for them most of the time (Klingelhofer, 1973, p. 109). Even for re-entry women who have equity in their own homes, there is no back-up money to handle emergencies since their assets are only non-liquid (Dunkle, 1981). Help is needed in order to tap appropriate sources for emergency needs and to present these costs in student budgets so that aid can be received.

Information is needed, also, on how the various sources of funds interact.

Child Care

After school costs and emergency-survival costs, the major financial expense for women who are parents is that of day care. This need is listed as crucial for most re-entry women (Mendelsohn, 1980, p. 72) and expressed by them in need surveys (Geisler, 1975). Lack of availability of day care facilities is the single most critical problem for returning women with children, and failure to provide financial aid for day care and not allowing the expenses to be counted in an estimate of needs in financial budgets act as serious deterrents to re-entry women (Tittle, 1980, pp. 38-40, & Dunkle, 1981). In a national survey of workers in agencies that deal with welfare women, lack of full financial coverage for day care was listed as one of the serious factors that has led to participants' dropping out of training or educational programs (Suarez, 1979, p. 73). Sources for day-care financial aid must be found, and the student needs to know if these financial sources affect student aid budgets.

Skill Development and Training

Development of skills and receiving training in order to gain adequate employment are a second area of needs. These are recognized as needs by both welfare women and those who work with them.

Training Needs Defined by Women on Welfare

Welfare women themselves are aware of their training needs. They need help in developing their skills in general, and if they are in a college program, help particularly in reading, writing and computation skills development. They need help in finding out about various programs and what types of employment they lead to, and help getting admitted into these programs. Depending on their background, they may need special consideration or preparation for these programs. Some women on AFDC have G.E.D. certificates, have not finished high school or have very little high school experience. "I never dropped in to high school, let alone dropped out," claimed one woman in a college program for welfare women (Anderson, 1974).

Not many programs have surveyed welfare recipients to find out what they feel they need in the area of developing their capabilities to ensure satisfactory employment. However, one study did question a group of California women on welfare. Their perceptions of training and education are interesting in view of their attitude toward their learning capacities. The women in general felt they needed more education, but stated a preference for skills training programs or on-the-job-training in order to get good-paying jobs. They revealed a low self-concept, particularly in relation to their capacity to learn: "I know it's impossible for me," "I won't learn, I'm too old," and "When one can't learn, what can one do?" were typical comments. However, when the women were encouraged to fantasize about job aspirations on the basis of their preferences, and fantasize that the opportunities could

become available, they mentioned many more options, and said it would be easy to learn (Suarez, 1979, pp. 54-5). Nearly all the women experienced discouragement and disillusionment with the WIN and CETA programs that provide short-term training (up to a maximum of two years). They either didn't get placed in jobs (one woman said all she learned was "how to dress and look for a job") or else got placed in low-paying jobs that didn't get them off welfare. Some felt the agencies wanted to pass them off to each other, or were too anxious to put them in such low paying jobs as restaurant kitchen work. Their suggestion was to "get rid of WIN" (Ibid., pp. 56-7). These women were fearful of the loss of their health benefits, especially for their children. If they were to get employment it would have to be high-paying to compensate for this loss, and with their present skills they could not get such jobs (Ibid., pp. 48-52). They expressed a particular need for better paying jobs, and they wanted more time to prepare themselves for good jobs, and help from program workers, primarily women they felt, to deal with situations to enable them to complete the training. They also expressed a need to make their own choices in the area of their training, rather than having program staff make those choices for them (Ibid., pp. 56-8).

Training Needs Defined by Agency Workers

Those who work in agencies serving welfare women are also aware of the training needs of these women. In a nationwide questionnaire sent to over 1100 people who worked in the areas of education and employment of low-income female heads of household, the respondents recognized the

need to train women for employment which would adequately support their families. They also felt that training that will lead to a woman's getting off welfare will act as motivation for her to complete that program (Suarez, 1979, pp. 73-4). They were concerned, too, that women have a choice in their training programs and occupations, and that they receive information regarding the various trade-offs involved in preparing for different occupations (Ibid., p. 64). Many of the respondents revealed dissatisfaction with current programs for training welfare women. Despite their wanting these programs to succeed, they felt the programs have generally failed. Over 50% of those working most closely with welfare recipients were dissatisfied with programs for these women; the only groups not dissatisfied were those not working with AFDC women, such as organization volunteers, public housing management, private community social services staff and private citizens, though these groups are in favor of work training programs in general (Ibid., pp. 62 and 75).

Personal and Psychological Support

A third area of needs for welfare women in college is that of personal and psychological support. Single women parents on welfare are subject to pressures and problems arising from their living circumstances that they must cope with, and these pressures are compounded by attendance in college. There are two major areas of personal and psychological support that these women need help with: dealing with relationships and dealing with personal growth issues.

Dealing With Relationships

Both with family and close relationships and with relationships outside the family do welfare women need support. In their close relationships they may need support to contend with the men in their lives, whether those men are their current male friends, their ex-husbands or the children's fathers (Suarez, 1979, pp. 58 and 72). Even though they are separated from the fathers of their children, they must still cope with legal visitation rights, the responsibilities towards the children and any of the residual problems left over from the former relationship. Coping with such severe problems as alcoholism or violence on the part of the father still remains with the women in their dealings with the father. Single-parent women also need support in dealing with their children (Ibid., p. 58). Often they can use help in parenting and communication skills. Those who work with welfare women have noticed that having either very young children or teenagers can affect the success of women in training programs (Ibid., p. 71).

Outside the family welfare women have to cope with relationships with those in their immediate community and people who work in institutions and agencies. Some neighbors may be a problem, especially in housing projects. Occasionally neighbors in any community who know a woman is on welfare will, out of prejudice, present problems, such as reporting her for neglect of her children when she is at school, even though she has arranged day care. Women on welfare also have to deal with institutions that make them uncomfortable such as welfare offices

and the judicial system and deal with people in authority there, as well as cope with landlords and school officials (Ibid., p. 72).

Dealing With Personal Growth Issues

Welfare women also need support in dealing with personal growth issues. These are issues that infuse all other aspects of their college careers. There are three important personal growth issues: stress, role conflict and self-concept.

Stress Stress is associated with living in poverty, and when single-parenting, having young children and not having much education are added to this situation, the stress levels are higher. Most of the stress is due to simply not having enough money to meet basic human needs, but single parent women experience greater stress whether low or middle income than women who have a spouse present (U. S. Commission on Civil Rights, 1983, p. 52). Thus the combined factors of single-parenting and poverty are conducive to high levels of stress. Single-parent women with inadequate financial resources, especially those with children and those who are socially isolated, are candidates for mental health problems or depression. Complicating factors include long-term problems with housing, money or health (Belle, 1980, pp. 81 and 83), which can be common for women in poverty. One group of welfare women reported that they disliked living in the housing projects, but felt they had little choice about where they could live. The projects, they felt, were unhealthy, there was little in the way of upkeep and repair, and the families were subject to the bad influences of others, as there were fights and much breaking and entering and thus little security, all of

which affected morale (Suarez, 1979, pp. 48 ff.). In addition to on-going conditions, crisis events or those requiring change and readjustment lead to stress. Most people experience at most two of these events a year; low-income mothers in one study typically experienced fourteen such events in a period of two years! Despite this, lack of money took the greatest toll of these women in terms of their mental health (Pearce, 1981, p. 12). The most important factors enabling these women to cope with their situation were having social networks, support structures often composed of mothers and sisters, close friends and neighbors, and being able to participate in community affairs and advanced education (Ibid., pp. 13-14). Establishing an adult support system through school will give welfare women students a place to turn to for emotional support (Mendelsohn, 1980, p. 72).

Women returning to college, no matter what their economic level, tend to be under stress for other reasons. Many are undergoing or have recently undergone separation or divorce (Tittle, 1980, p. 115). Welfare women in college who are over twenty-five experience greater personal responsibility and more frequent interference from the responsibilities in their lives than do younger women, and they have more serious financial problems (Young, 1977).

Role Conflict Role conflict is a second personal growth issue. In one study, sixty-five percent of the mothers in college felt guilty about some aspect of their role as students (Mendelsohn, 1980, p. 79), and in another, re-entry women in college over age twenty-eight reported one of their major problem areas was "role definition" (Geisler, 1975). The

conflict often takes the form of time pressures to do everything that one feels is necessary, parental roles and student roles, resulting in a "Super-Mom" or "Superwoman" approach of being the perfect mother, companion, cook, student and friend (Mendelsohn, 1980, pp. 80-1). Those who have worked with welfare women recognize as a factor which can lead to school drop-out the pressure of being a full-time mother, head of household and student with resulting time-scheduling difficulties (Suarez, 1979, p. 73). The guilt that women feel often involves their reaction to what is traditionally expected of women (Mendelsohn, 1980, p. 80). In a recent discussion of women in college, "role overload" and "role strain" were presented as a useful interpretation of the effect of multiple roles on women and particularly of the guilt and conflict that women returning to school feel. Role overload is seen as an important concept in viewing the adult development of women (Tittle, 1980, pp. 64 and 119). Welfare women need help in perceiving this conflict in roles and in coping with it.

Self-concept A third issue in the personal growth cluster is concerned with self-concept or self-esteem. Women as a category seem to have lower self-esteem than men (Tittle, 1980, p. 111). Women in college, though they tend to get higher grades, tend to have lower aspirations not to expect honors, and not to enroll in graduate or professional schools, though the gap between women's and men's aspirations has been closing somewhat in recent years (Astin, 1978, p. 106). Returning women feel anxiety about their ability to succeed in college while managing their family at home (Tittle, 1980, p. 71).

Welfare women in particular have been shown to have low self-esteem. In a study comparing welfare women with college students, welfare women revealed much less "ego-strength" and a much lower self-esteem, and the longer a person was on welfare the lower these measures of self-concept were. The author of this study suggests that there is a relationship between social class, involving social importance and desirability, and self-esteem but, curiously, does not suggest there may ever be a joining of these two "classes" of student and welfare recipient (Schwendiman, 1970). Another study showed that welfare women lacked confidence in their abilities, although they were willing to take job training and to work (Goodwin, 1972). Those who work in programs for welfare women recognize low self-concept as a problem for these women and encourage the enhancement of their self-esteem through training in self-awareness. Welfare women themselves perceive the problem when they request help in being less timid and more assertive (Suarez, 1979, pp. 58, 64 and 72).

A number of studies have shown that students from low socio-economic levels or who were members of an ethnic minority experience a sense of powerlessness, often labeled "external locus of control," and that this quality is associated with having difficulty in college. Conversely, those who have an "internal locus of control," who feel that their own actions produce results, tend to achieve in college to a greater degree. One author claims, however, that it may be realistic for people who live in poverty to recognize that other people do have control over their lives, and that it may be instructive to distinguish

between control by other people and control by external forces (Klingelhofer, 1973, p. 91). When one is poor, people associated with the welfare department, the judicial system and the educational system can have great control over one's life. For many welfare women there is thus at least a triple-barrelled attack on one's self-esteem by virtue of being women, low-income on welfare, and perhaps minority.

Help is needed in the college setting for all the personal and psychological needs: family and parenting, personal relationship, chemical dependency or co-dependency, social network and support structure, role conflict and self-growth and self-determination.

The degree to which the needs are met in all three areas of financial aid, training and skills development and personal and psychological support affects the progress of welfare women in college. Lack of service -- an unmet need -- in any one of the areas can have a serious effect on school work. One can hardly study with an eviction notice on the study table, get to class when there is no money for transportation, concentrate on school when being harrassed by an alcoholic ex-spouse, or continue to work toward a degree while unsure of the utility or appropriateness of one's major.

CHAPTER III. SERVICES FOR WELFARE WOMEN IN COLLEGE

When offices and programs respond to the needs that women on welfare have in college these needs are translated into services. In general, there are three categories of service offered which correspond to the three areas of need discussed. Financial services meet the financial needs of welfare women. academic services the skill development and training needs and counseling services the personal and psychological support needs. To the degree that a full range of services is provided will the needs of welfare women be met as they attend college. The variety of these services are revealed by surveying the range of services to be offered in the three major areas of financial, academic and counseling services.

Financial Services

In providing financial services, both actual funding and counseling for financial aid should be considered.

Funding

Funding to be provided comes from several sources and can be applied to several types of expenses. Federal sources of money include the Basic Educational Opportunity Grant or Pell Grant (BEOG/Pell), the Supplemental Educational Opportunity Grant (SEOG), the National Direct Student Loan (NDSL), and the Guaranteed Student Loan (GSL). These monies are primarily for low-income students, and those on welfare qualify without difficulty; students on welfare also qualify for GSL,

which can be extended also to middle-income students. In addition to grant or free money and loan, College Work Study monies are available, from usually both federal and state sources, to low-income students who want to work. There are other state and local funding sources depending on the locale. In Minnesota, for instance, the Minnesota State Scholarship and Grant in Aid program provides money supplementary to the BEOG/Pell grant to low-income students on a quarterly basis. The types of expenses that should be covered by financial aid include school tuition, fees and books, usually covered by BEOG/Pell, and transportation, emergencies and child care. These expenses are presented in student budgets, and are usually met by a combination of federal, state and local monies. Depending on the institutional budgeting policies, certain of these expenses may or may not be allowable or may be considered to overlap with other funding sources. For example, emergencies might be considered for financial aid, depending on whether they impede the student's progress in school and whether there are other funding sources, such as welfare, to provide for them. Child care is sometimes provided for by the educational institution, sometimes by the local welfare department through federal and state welfare funds, sometimes provided by a local or state "sliding fee" program, or sometimes not provided at all.

Financial Counseling

Because of the complexity of financial aid and the overlapping or interaction of financial sources, financial counseling is a necessary accompanying service. Applications and forms for financial aid can be

confusing, especially to new students, and help should be given on these and on presenting the necessary budgets to financial offices. A financial counselor should be able to explain to students not only the various sources of money, but what expenses are allowable or covered and can therefore appear in student budget requests. Some financial aid budgets will allow transportation and emergency costs to be included and to be provided for by grant or free monies; others require that students take out loan to cover these costs. If the local welfare program pays for the cost of transportation, then this expense cannot be included in the regular student budget. Particularly for welfare women, there should be a counselor knowledgeable in the relationship of the various forms of financial aid to welfare funds. Depending on current or local conditions, certain monies may overlap with welfare funds, for example, state work-study or local women's scholarships. It is necessary for work-study money, if used, to come from a federal source so as not to be deducted dollar-for-dollar from the monthly welfare check. Any funds provided for costs beyond tuition and fees, even for books and transportation, may be deducted from foodstamp allotments also, so this should be made clear to students and allowance made in the budget. The effect of financial aid on medical benefits may also need to be considered (Suarez, 1979, pp. 35-6). Thus help not only in drawing up and presenting budgets, but also with general financial planning should be available.

Academic Services

The second category of services for welfare women in college is that of academic services. Services in this area focus on meeting the training and skills development needs of welfare women in college. These services include flexible procedures, skills development, academic advising and career development services.

Flexible Procedures

Flexible procedures smooth the way for welfare women to get through the initial phases of college by special outreach, admissions and orientation services. The outreach component is essentially a recruiting process, involving the crucial ingredient of personnel who are able to build confidence in AFDC women who are used to being rejected by society as a whole. One program in California suggests that the college representative meet individually with welfare women out in the community at public agency or welfare offices or at housing projects. Information presented in that program covers the services being offered, details of financial assistance (including budget needs, grant qualifications and deadlines and impact on AFDC income) and explanation of the college's technical and academic programs (Meza, 1979). It is important that colleges make the effort to reach welfare women out in the community since welfare departments may not, due to staffing or funding difficulties, be able to do so, although in some cases colleges can combine their efforts with local welfare agencies. Welfare women are often not aware that college is even a remote

possibility for them, and at first they may not think they are capable of higher education training (Suarez, 1979, p. 55). Explanation of the procedures and possible career training programs along with introduction to women already on the program may change their perspective on the college potential in themselves. An invitation to campus to meet other welfare women either in group meetings or in a common lounge space, to observe them studying and in the process of managing their schedules and discussing parenting and other issues in their lives may help potential students realize that college is a possibility for themselves and that there are ways to cope with college.

Flexible admissions procedures or entrance requirements also smooth the way for welfare women to gain entrance to college. The mature welfare woman, with one or more children, is usually capable of doing college work but may be lacking the necessary academic background. Special admissions procedures that take life experience into account, assess prior learning, and have a realistic attitude toward transfer credits benefit the re-entry woman (Mendelsohn, 1980, p. 183). These special admissions procedures can be applied to mature welfare women who may not have a high school diploma or who have a G.E.D. Certificate. Some colleges have an open admissions policy or have a special program within the college for open admissions. Some programs allow open admissions but then test students and provide first-year workshops or classes to meet academic deficiencies. These services are important so that women at least gain entrance into college to begin such work.

Pre-college orientation is another of the flexible procedures that smooth the entrance into college for welfare women. A special

orientation, or special component of the regular orientation, is an important service due to the complexity of combining welfare with academic circumstances. In this process details of the information presented in the outreach component are worked out and implemented. For each individual student, child care is arranged, the interaction between welfare and financial budgets is worked out and applications are made, and help is given for the registration process (Suarez, 1979, p. 35). If welfare approval is needed for the student's college program, then a long-range program must be submitted and classes chosen each quarter must fit the long-range goals. The interaction between medical assistance and campus medical services and charges is also clarified in this process. Some colleges have one scheduled orientation for welfare women at which representatives knowledgeable in financial aid, welfare, various college majors and occupational testing present their information (Ibid., p. 35). It is also possible to have a referral system for the student to get help in each area, or for one office to have an umbrella service.

Skills Development

Skills development is a second type of academic service for welfare women in college. Non-credit or credit classes or workshops can train students in reading, vocabulary, writing, math and study skills. Often these courses are taught by specialists acquainted with special learning problems and procedures. Introductory courses in subject-matter areas such as math and physical and social science can be taught by regular

college faculty sensitive to re-entry students (New York State Education Department, 1980). Some college programs offer a remedial track, to enable students to make up deficiencies, which then feeds students into the main system (Suarez, 1979, p. 33). Usually proficiency testing is given to enable proper placement of students. However, careful use of these test scores for course placement only is suggested. They may have no predictive value concerning college completion, and the tests may not be sensitive to cultural differences (Ibid., p. 37). Further help with skills development can be available with a peer tutoring program. Using experienced students enables new students to see that these skills can be learned by welfare women and thus improves their self-concept.

Academic Advising

Academic advising is a third type of academic service for welfare women in college. This is the normal college advising service with the incorporation of welfare requirements and circumstances. Information on certificate and major programs, their prerequisites, their employability and their acceptance by welfare as training programs along with the acceptance by welfare of a particular major for a particular student--all such information should be available to the student on welfare. Individualized academic advising includes planning a total four-year major program for the student and arranging the time sequence of prerequisites and requirements, but suitably balanced and paced for a low-income single parent. It is not realistic to impose a heavy sequence of math and science courses, for instance, on a single-parent who is just returning to college. Allowance should be made for

adjustment to family, school and personal responsibilities. Also, after several quarters of heavy courses, perhaps a "rest-period" could be allowed (Suarez, 1979, p. 40). Pacing and course balance can be checked as the over-all progress of the student is monitored.

Career Development

A fourth type of academic service is career development. Career services can be available at both the beginning or entry level in college and at the upper-division level. At the beginning level testing and exploration can take place. Information on areas shown as strong on the career tests should be available as well as that on related fields, but non-traditional fields for women can also be presented. Role models can be introduced: introductory courses in academic disciplines can present prominent women in the field and students can interview women in careers they are considering. Field-experience courses can be available. Career courses, workshops and "fairs" can be held. At the upper-division level as students become more committed to a major field mentors can be established to help women set graduation, occupational and leadership goals (Tittle, 1980, p. 162). Help can be provided in interviewing skills, resume writing and job placement. In some colleges career services are offered in separate units; in others there is a joining of counseling and academic departments. However, somewhere in the college there should be people knowledgeable about how career plans interact with welfare demands for employability and for limited training periods.

Counseling Services

The third major category of service meeting the needs of welfare women students is that of counseling. Counseling services provide support in the area of personal and psychological needs. There are two considerations relative to counseling services: counselor characteristics and counseling activities.

Counselor Characteristics

The characteristics of counselors influence the effectiveness of the activities provided. The characteristics should include background, attitude and approach that are conducive to understanding women on welfare. It is helpful to have experience that allows one to identify with the problems of being low-income and to have a personal value system that allows recognition of economic and social factors that operate as obstacles for AFDC women. Those who work with welfare women feel that counselors need not have special training in psychology, as psychology in the past has been male-oriented and has identified adult mental health with masculine traits. Counselors should be able to relate to women and view the person "in her own context" (Suarez, 1979, p. 69). Counselors need also to present a positive attitude to build self-confidence in women students. In approaching career possibilities with the students there should be neither too much emphasis on sex-stereotyped careers nor too much on non-traditional careers. The counselor should have an approach that is comfortable for students who

may know no other possibilities than sex-stereotyped careers and are apprehensive of non-traditional careers (Ibid., pp. 38-9).

Counseling Activities

Counseling activities include providing personal and family counseling, help in establishing social networks, help in personal growth, and resource information.

Personal and family counseling should have as its aim the establishment of independent, self-sustaining personalities. Personal counseling can explore value systems both present and aspired; can clarify values related to family, school, cultural experience and marital status; and can examine conflicts, motivations and aspirations to strengthen or implement basic value systems (Suarez, 1979, p. 43). Family counseling can examine parenting issues such as family values and children's goals as exemplified by their behavior. Counseling activities can also help students develop social networks or support structures. Student support groups and "rap" sessions can provide discussion on issues relevant to students at the same time as they encourage student interaction. Groups can provide support on such issues as parenting, chemical dependency or co-dependency, coping with separation and surviving on welfare. Having a student lounge and providing social functions can also help students to develop social networks. Other counseling activities can aid students in the area of personal growth. Workshops, classes, peer counseling help or individual counseling can be provided in anxiety reduction and stress management, assertiveness and self-esteem, and time management and role conflict.

Counselors need to perceive that normal, average women's roles include both career and parenting, a linkage that many counselors fail to make concerning women, though it is a standard view that normal men are parents and have careers (Tittle, 1980, p. 65). Understanding "role overload" as it applies to welfare women in college will also help to provide counseling for home-school or home-career conflicts (Ibid., p. 119) and provide a broader perspective on the personal growth of women in college.

Counseling activities can also include providing resource information, both on community and campus resources. Awareness of child care facilities and up-to-date welfare information on medical coverage, transportation allowance and changes in requirements are necessary items of community resource information, as is knowledge about legal aid, foodstamps and foodshelves, emergency funding, clothing sources, subsidized housing, crisis child care and energy assistance. Information should also be available on campus resources such as health and medical services; academic departments, administrative offices and individual teachers; sports, recreation and social opportunities and events; and library and study facilities. Staff function in relation to these resources should be that of both advocacy and liaison. Staff can serve as a link between the student and the necessary resource and take the part of the student in getting help from these resources. In this way they can encourage the combining of college and community resources for the benefit of the student.

CHAPTER IV. MODEL PROGRAMS FOR WELFARE WOMEN IN COLLEGE

Programs adequately meeting the needs of welfare women employ the whole range of necessary services. However these programs do this in their own ways due to the special circumstance of their setting. There are a number of factors that combine to produce these unique program situations. These factors will first be explained, and then several model programs will be examined in detail for the uniqueness of their integrated services.

Factors Involved in Model Programs

Several factors define the unique situations of programs and affect the delivery of services to students: the type of students an organization perceives that it has, how the organization originated, its relation to its parent institution, its programmatic structure and its local setting.

Welfare women seldom appear as a separately delineated group among student populations. They are usually embedded in such student groups as low-income women, re-entry women, adult women, single-parents, minority women or possibly welfare clients. Organizations that developed to serve these women, perhaps along with other students, developed along unique lines. Some organizations were special programs or offices for women, perhaps re-entry women; others were offices for minority students or for "non-traditional" high risk students; some of the earliest were the Continuing Education for Women programs.

The relationship of the organization to its parent institution also affects the way in which services are provided. Some programs are established units within universities; others are small adjunct offices. Some parent institutions provide stable recurrent funding which allows for permanent staffing and have support for the program at the upper levels of administration so that the program can develop over a period of years. There are many commonalities of services provided among the different types of programs, but the mode of delivery of the services depends on the specific structure of these offices. Some programs offer a range of services in their own offices, from financial aid to counseling and teaching; others offer admissions and counseling and subsequent referral to other campus offices.

One author distinguishes three types of special support programs on campuses. One type is the Group program in which all students receive orientation and counseling and attend a block of courses together as a group, usually for their first year. The Modified Group students share the same counseling and orientation services, but usually take only one guidance course together, taking their other courses individually. The third type is a Referral program, in which after initial counseling in a central office, referral is made to other services such as a skills center, a financial counselor, an academic counselor, a day care service and special guidance and/or orientation courses. The effect on the student in each of these programs is to require increasing independence or "mainstreaming" in the second and third types, which may have differing effects on different women (Gray, 1975, pp. 92-3).

Another consideration affecting the type of program services is the local government situation and the interaction between state and local financial and educational policies. Some local agencies will provide for day care, for instance, while others will not, leaving a serious gap in necessary services.

Model Programs

Individual programs reveal uniqueness in the way they combine services to meet the needs of students. How various factors operate to produce unique programs can be seen by examining three particular programs. These programs are selected to illustrate the range of services provided and to reveal some uniquely outstanding features. The first program is a conceptual model which combines counseling with curriculum development to effect change in the learning environment. The second two models are actual programs in operation which provide services specifically for welfare women. One provides an unusual blending of child care services with parenting skill development, academic instruction and concern for cultural values. The other combines teaching, counseling and advocacy with the administration of an academic program designed to serve the "whole student." Each of these programs is suited to the needs of welfare women in college.

A Conceptual Model Combining Counseling and Curriculum Development

A proposed model program for "high risk" students combines counseling, with an eye toward the development and growth of the whole person, with curriculum development and teaching. Central to the

program is a concern for the self-concept of the student. In a national survey of developmental programs, successful programs in which seventy percent of the students completed a degree or certificate had the following items in common:

- peer tutors are used and are trained in self-concept development techniques
- peer counselors are also trained in self-concept development techniques
- counselors are attached to developmental courses
- counselors act as consultants in curriculum development
- the college perceives the students in these programs in a favorable light

(Snow, 1975)

In this program the counselor takes on fuller role as teacher and consultant, in a program in which all the resources are coordinated: instructors, administrators, counselors -- all of whom, in addition, listen to the students. The primary target of counseling is a concern for the student's self-concept, in particular a concern for developing an internal locus of control. In a college counseling situation one-to-one counseling is inefficient: counselors can have more effect through courses in orientation, human development, life skills, career exploration and survival skills — systematic means by which counseling "can become central to high-risk students." In addition to becoming active in teaching, counselors can have effect by being involved in planning curriculum, influencing and interacting with administrators and

other teachers and effecting change influencing all the students. Counselors' expertise can be particularly useful:

> Through their knowledge of human growth and development, they can suggest affective objectives such as values clarification, identity formulation, successive achievement, belonging, and success recognition. They can also present ... other key psychological concepts, including contingency reinforcement, group process, locus of control, goal setting, feedback, sequential learning, social learning, ... natural consequences, ... cognitive style, developmental tasks, the hierarchy of needs, and psychometrics principles. The list goes on ...
>
> (Ibid.)

It is important that all people responsible for the program work together. Student peers are trained to facilitate a positive self-concept in the other students and are used for peer counseling and peer tutoring. They, along with faculty members, administrators and counselors, meet to discuss teaching methods, administrative decisions (such as degree credit for courses, non-punitive grading, program support and inter-departmental collaboration) and interpersonal and counseling skills. Everyone's participation in this program is required in order to produce change. Counselors alone cannot change a learning environment, but inter-disciplinary planning can lead to greater integration of theory and practice in the learning situation (Ibid.).

Two Operational Models Serving Welfare Women

Two established programs provide services to welfare women according to the special circumstances of each college. The first, at De Anza College in Cupertino, California, has a community college setting, a relationship with a nearby state university branch, a Chicana clientele, and the need to establish its own day care services. The second

program, the University of Minnesota HELP Center program in Minneapolis, Minnesota, is set in a college within a university which draws from a large metropolitan area.

De Anza Community College Program A program that includes a definable group of welfare women in its population is that of De Anza College in Cupertino, California. De Anza was the first of four colleges in the Santa Clara area offering special programs to disadvantaged women. The women students are primarily from minority cultures, Chicana, Asian-American, and Black, and are drawn from low-income areas which have a high rate of unemployment. Fifty-three percent are not married and 40% are on welfare. Educationally they have limitations, many having been out of school anywhere from ten to forty years and some having never gone to high school. In traditional terms, these women have been labeled "high risk" (Anderson, 1974). The De Anza program grew out of a course offered in the minority community and developed into "a broad effort by the college to meet the special needs of disadvantaged adult women." Administratively it is part of the Continuing Education unit of the college. During any quarter there are about forty women enrolled, and a total 348 have gone through the program. Thirty-three have earned A.A. Degrees and are placed in vocational careers, a number of them are in four-year colleges, and four are in graduate school. Like many re-entry women, they have a good academic record, their average being above a "B" level (Ibid.).

Though many of the services are geared to low-income or welfare women in general, the unique setting of this college and the growth of

its program have contributed to some outstanding features.

Outreach, admissions and support services are tailored to low-income minority women, often typical of the welfare population. Their outreach pamphlet is sent out into the community, to welfare offices, Head Start and other community agencies. In its admissions policy the program seeks to reduce the fear and lack of confidence welfare women typically feel in the face of entrance requirements they may not have and testing that they may not do well in. The college cuts red tape, dispenses with registration lines, and does not require high school diplomas or placement exams. The support services and counseling -- labeled as "crucial" by the program head -- include personal counseling, peer counseling and peer tutoring. The latter two have been found to promote cohesiveness and group identity among the women and to combat the age barriers between the women and other students. The counseling services include those especially useful to welfare women: personal, legal, medical, social, family and financial guidance (Cossey, 1974). In implementing these services, much changing and "shaking up" of the college routines occurred, which is often the case in adapting college procedures to new populations.

Two aspects of the program, however, reveal the influence of their special setting. The program has its own Child Development Center where children of the women students can go during their parents' school hours and where they receive quality day care. The college has the double advantage of both a local community group that offers its building as a child care facility and the proximity of the State University at San Jose where a faculty member in child development acts as education

consultant to the De Anza Center. One of the goals of the program is parent-child growth, and the purpose of the Center, worked out by the San Jose consultant, elaborates upon the extended family concept typical among minority cultures by incorporating the concept of the interdependence of home, school and family in a "community-family guided education" process. Some of the mothers are on the staff, and the staff and families construct the curriculum so that not only do the children learn, but the parents do not give up their influence over their children in day care and recognize that they can have an effect on the day care policies. In addition, the mothers of children in the Center take as part of their college curriculum a course in parent education to support their children's learning experiences and to enhance the interrelationship of school, family and home that is a program objective (Anderson, 1974).

The program also has a special block or grouping of courses offered to these women in a one-year curriculum plan. Teachers who are especially competent, flexible and sympathetic to the needs of welfare women are selected for the courses. The purpose is not only to develop skills, but to promote group cohesiveness and identity among the women, and to lead to mutual support. Courses in basic English and communication develop skills, "Sociology for Women" speaks to their situation, and there is a specially oriented course in guidance to develop respect for oneself and the culture one comes from (Anderson, 1974 and Cossey, 1974). Thus there is a genuine effort to build strong self concepts at the beginning of the program which will help these

women survive as they move out of the block program into mainstream college courses. The De Anza staff, both academic and counseling, perceives the very real changes in these women's self-confidence and self-esteem after even only one quarter in the program (Anderson, 1974).

University of Minnesota HELP Program Another somewhat larger program that serves a clearly defined welfare population is the H.E.L.P. (Higher Education for Low-Income Persons) Center Program at the University of Minnesota, a program established to provide back-up services, advocacy and counseling for low-income, single-parent and minority students on financial aid at the University. The way that this program functions reflects the setting of a large metropolitan university, the institution that the Center is a part of and the clientele served. In addition to providing a full range of services adapted to welfare women, the program unites teaching, advocacy and counseling with the administration of an academic program designed to integrate many aspects of students' lives. The setting of the Center, its major purpose and function and the specific component for welfare women will be described.

Local and Institutional Setting The HELP Center is an integral part of the General College within the University, an open-door college accepting students with either a high-school diploma or a G.E.D. certificate or those who give evidence of the ability and maturity to do college work. The College offers courses for those who need to develop their skills in math, reading and writing, and offers occupational certificate training, as well as two-year A.A. and four-year Baccalaureate degrees. In addition there is an option to transfer to

other colleges and majors within the University. The HELP Center as a unit in the Student Services Division of the College has the opportunity to influence college policy and curriculum, since Center staff are voting members of the college and serve on such college committees as Curriculum and Degree Programs. Center staff, in addition to advocacy and counseling, are involved in the orientation, registration and advising of students in the college, and often teach college-credit courses as members of their division (HELP Center, 1983).

As members of the wider University, HELP counselors keep informed of the current policies and programs of other offices and departments on campus. They are knowledgeable about the various college majors and their requirements; the admissions, financial aid, health service, and handicapped services offices; and Black, American Indian, Chicano and Asian American student programs (Ibid.). Since the University draws from a seven-county area, the HELP Center staff has current information on and acts as liaison with such off-campus offices as the county welfare departments; local day care, housing, foodstamp, and fuel assistance programs; Working Opportunities for Women and other "Displaced Homemaker" programs; shelters for battered women; the state Commission on the Economic Status of Women; and community groups and services for American Indians, Blacks, Asian-Americans and Chicanos (HELP Center, 1983).

HELP Center Program The goals of the Center services are expressed in its Mission and Goals Statement:

> The mission of the HELP Center is to serve as an educational

support and student advocate service to enable low-income non-traditional students to have successful educational experiences at the University of Minnesota. The Center, as an alternative to and complement of traditional counseling services, focuses upon:

- treating the student as a total person with needs and desires beyond those of academic life alone; dealing with environmental issues and personal issues as well as academic ones,
- providing the students with educational survival skills which will aid them in opening themselves to learning, to new careers and futures,
- offering services in a purposely relaxed and non-clinical setting.

(HELP Center, 1978)

The Center serves a culturally diverse student population totalling in recent years from 1000 to 1200 low-income single, single-parent and married students who are Black, Chicano, white, American Indian or Asian-American. The Center staff reflects this diversity. Among a regular staff of twelve, five are single-parent women, one is a married parent, several grew up in poverty, and seven are either Chicano, Asian-American, Black or American Indian. Center staff serve as counselors, advocates and teachers in their effort to extend the full range of services needed by these students. The staff offers services in one location to enable students to discuss and find out about issues regarding many aspects of themselves and their school life in a one-stop center. Most services for students are provided in the Center, with information on and help with filling out forms for admissions, day care, and financial aid, for instance. Since free day care is not provided on campus, students apply for local welfare support, which entails written explanation of an occupational choice and the corresponding college major, its employability, evidence of ability to achieve this goal, maximum time-span needed to achieve the goal (within four years), and

employment prospects and anticipated salary upon graduation. A strong component of the counseling is the advocacy stance of staff members on the part of students both individually and programmatically, in relation to welfare departments, the campus financial aid or admissions office, and teachers and major departments in the University.

Program for Welfare Women Within the HELP Center is a specific program for women on welfare. In past years this program has served as many as 300 to 400 women at any one time, but due to recent cuts in government programs leading to cuts in welfare and child care the current population is about 150 students in school in any quarter. The students are enrolled in many of the colleges within the University, but many of them began their first year in the General College, and thus had access to the special freshman-year programs there, especially the one designed for single-parent women.

The purpose of the program is to train:

> low income single parents for employment in professional careers. Education and employment in careers that are satisfying and have sufficient compensation not only assures the financial independence of the family, but also changes the lifestyle, and educational and work focus for each of the family members.
>
> (Stewart, 1982)

The program hopes to enable welfare women to:

1. Clearly and permanently break the welfare cycle for themselves and their families.
2. Encourage their children to directly observe and participate in the entire educational and employment process.
3. Develop a lifestyle of career development and working.
4. Share their potentials, knowledge, skills (and tax dollars from well-paid employment) within the broader community.

(Stewart, 1983)

The services offered reflect the overall HELP Center mission and the objectives of the program for AFDC women:

Financial:
- individual financial counseling, with help applying for various scholarship and aid program

Academic:
- advising on majors and certificates, program planning, career development, admissions, transfer, registration
- tutoring by a staff of student tutors in math, science, economics and accounting

Personal and social:
- counseling on personal and family relationships
- support groups for special concerns
  - chemical dependency
  - male-female communication
  - parenting
  - family violence
  - women's issues
  - and others as the need arises
- student lounge with a casual atmosphere and providing coffee, a refrigerator, typewriter and phone for students
- social functions planned quarterly (picnic, skating party, holiday party with children, new student reception)
- casual atmosphere of the Center which allows for children to come along with the parent on grade school vacation days or when the parent cannot afford child care during an appointment. (Children's toys are available, as are peer counselors to attend to children.)

Legal and welfare:
- lawyer for the students
- welfare advocate
- welfare advising: information on services, requirements, forms, procedures, housing, child care

Political:
- political action group for students which lobbies local counties and at the state capitol for services crucial to their staying in school (foodstamps, welfare, child care)
- advising information on the effects various political and legislative actions will have on students
- staff liaison with local counties and legislative units to affect policies positive toward this student body

(Gilbert, 1981)

The teaching, counseling and advocacy functions of the HELP Center staff coalesce in the unique course offerings of a group or block of

courses offered in the freshman year. The course program is a reflection of the HELP Center institutional setting and its mission and perspectives as applied to the welfare student clientele.

The block course program joins Center counseling and peer staff with the administrative and academic staff of the college to provide a one-year integrated course of study. The block course provides basic academic and skills courses and a special counseling seminar for single parents. It is unique in that it combines, for course credit, counseling in a college-level setting with academic course work. It mixes counseling and support services integrally with academic subjects, and combines the perspective of each of these components to produce a program which integrates many aspects of students' lives. Close interaction of the academic and support service staffs occurs both in program planning, in weekly group meetings, and in interrelating course content. During the school year social science, natural science, math and freshman composition courses are offered along with a special Single Parent Seminar which is geared to the special circumstances of these single-parent women students.

In the Single Parent Seminar run by staff of the HELP Center the needs of the low-income single parent are attended to from a Help Center perspective. The seminar runs for three quarters in conjunction with academic classes and assists students in their career development, in their growth and self-development, and in building skills, attitudes and perspectives which they can use in many aspects of their lives. These themes run through each seminar of the three-quarter sequence, and are

expanded upon in each succeeding quarter. Topics in the Seminar include:

Career Development
Assertiveness
Parenting Skills
Values Clarification
Learning Styles
Psychological Styles of Interaction With Other People
Rational-emotive Techniques
Stress Management

Assignments in different courses are interwoven, so that, for instance, a particular discovery about oneself or one's family relationships made by a student in the seminar may be used in a writing assignment; special reading, study and organizational skills taught early in the seminar are applicable to reading assignments in the other courses; and parenting skills and concepts developed in the seminar can be related to general theories in the psychology classes. The staff, composed of instructors, counselors and group facilitators, student peer counselors, administrators and the program's researcher, meet weekly to plan the program and the evaluation; to assess course interrelationships and student needs, response, and progress; and to plan occasional social events. The perspective of the "whole student" is an important one. If welfare, financial, or child care problems exist, or if a student has had a family emergency or her child has been sick, these are situations recognized as relevant to the student's performance and attendance in school. The student's personal, family, social and academic experiences are treated as interrelating parts of the student's life. Not only is course work related to various aspects of student lives (parenting an individual psychology; sociological issues of poverty, education and

women in careers; personal experience in writing), but the perspectives of the staff and the back-up services available to students recognize this interrelatedness (Gilbert, 1981). Thus the staff interaction, the program arrangement and the recognition of integrated aspects of the student's individual life all reflect the Help Center perspective of the "whole person" and the special opportunities available to the Center by virtue of its institutional setting.

These model programs illustrate the special ways in which services for welfare women can be provided, depending on the circumstances of the institution providing the program. Depending on the services needed according to the geographical area, the political or governmental circumstances of the locale or the state, the institutional setting in a community college or large university and the special kindr of students in the program, these programs have devised unique combinations of especially suitable services. Strengthening Chicana culture and parenting while actually providing the child care service and integrating both of these services into the curriculum is an effective way to use the special circumstances of a program in meeting the needs of welfare women in college, as is using the university collegiate structure to unite curriculum, administration, teaching and counseling. Any program established to serve welfare women would take into consideration in this manner its special circumstances in providing the full range of services needed by welfare women.

CHAPTER V. POLICY IMPLICATIONS: HIGHER EDUCATION PROGRAMS FOR WELFARE WOMEN

In order for training programs for welfare women in higher education to exist and function well, appropriate policy has to be made and carried out at the local, state and federal levels. This chapter provides an overview of the structural relationships revealing the heavy impact federal policy has on the welfare system, a system within which the local and state units must function. Then specific policies at each level of government, local, state and federal, are examined for their effects on welfare women in college. Finally, major policy changes at the federal level are recommended.

Structural Relationships Between Federal Policy and the Welfare System

The influence that federal policy has on the welfare system is pervasive. There are two ways in which the structural relationships between federal policy and the welfare system can be seen. The first is by analyzing the two-tiered national employment and welfare systems, and the second is by noting the relationship of federal to state and local systems.

The Two-tiered Employment and Welfare System

An analysis of our social and economic system reveals a two-tiered employment and welfare system that affects women and minorities differently from men. Government policy is different in the two sectors and has differing effects on the two populations.

The National Advisory Council on Economic Opportunity has done an analysis of poverty in our society in relation to both employment and welfare systems. The Council has found that the causes of poverty differ for men and women. For men, the main cause of poverty is lack of a job: getting a job solves the problem of poverty for most men. However, more women (with their children) are poor now in a time of rising employment for women than ever before. The causes of poverty for women are first, that they are primarily responsible for child rearing and secondly, that there is little opportunity for them in the labor market due to occupational segregation and sex discrimination. The cause of women's poverty is not simply not having a job, but rather having the kinds of jobs that women tend to have. Women's jobs are primarily in the service sector of the economy, clerical and retail sales jobs, along with factory assembly jobs. Sixty percent of women who work, work in ten occupations. Such jobs typically have low wages, little security, required part-time or seasonal employment, low fringe benefits, small opportunity for advancement and little protection from arbitrary employer actions. This secondary sector of employment is contrasted to the primary sector, characterized by full-time jobs, relatively high wages, job security, fringe benefits, opportunities for advancement, an increase in earnings over time and due process in terms of job rights. Women and minorities predominate in the secondary sector, while white men predominate in the primary sector. Furthermore, a dual welfare system complements and supports the inequality in the labor market. The primary sector of welfare seeks to minimize the cost

to the individual when the system fails, for example when there is high unemployment in a geographically concentrated industry. It seeks to move workers from job to job without impoverishing them. Unemployment benefits, Social Security, Medicare and veterans programs are examples of this sector. In this primary sector of welfare:

- benefits are considered a right
- benefit levels are universal with minimums and standards
- no stigma is attached and privacy is assured
- benefits are not reduced for unearned income
- higher amounts of earned income are allowed before being taxed (retirees can earn up to $5,000, for example)
- pauperization is not required in order to qualify (savings can be maintained)

By contrast, the secondary sector of welfare seeks to provide only the most minimal support necessary to meet basic needs. In this sector:

- benefits are a privilege
- there is local variation and uncertainty of coverage (finding a doctor who will take Medicaid patients, for example)
- the program is stigmatizing and publicly degrading (shopping with foodstamps, being on welfare, forced to cooperate to determine paternity)
- pauperization (exhaustion of savings) is required to qualify making escape more difficult
- benefits vary greatly by state and locality
- unearned income is often deducted dollar for dollar
- earned income is taxed on low amounts (AFDC recipients can earn only $360 before percentage taxation begins)

Foodstamps, AFDC and Medicaid or medical assistance are examples of this sector of welfare. Two very different assumptions underlie these two sectors of welfare. It is assumed that men in the primary sector who are disadvantaged by such conditions as imports or recessions should be compensated to facilitate readjustment by training, relocation, or further education. They have a right to be self-supporting, to have good jobs and to have compensation that allows them to support a family.

Women, on the other hand, disadvantaged because of divorce, poor job training or lack of education, should be encouraged or forced to take any job as soon as possible, even if it does not provide a living wage. Women -- although it is now assumed they may work outside the home -- are considered to have child rearing as their primary occupation, with work only secondary to their "main" purpose. Even wives should not earn more than their husbands, nor let work overtake their roles as child caregivers. Child caring, however, is not "work"; taking care of children is not a job. Policy toward women is based on their being dependent non-workers. The systems operate to prevent movement between them, although there is movement within each sector between the labor market and the welfare system. Women in low-paying jobs are often on welfare, but the welfare system perpetuates the status of women by emphasizing immediate job placement rather than up-grading job skills or providing higher training. Lack of day care for children adds to the problem. With no national day care policy the only day care support available is to women on welfare, which requires immediate job placement at low-paying levels. Women are thus typically caught in a revolving cycle in the secondary sector (Pearce, 1981)

The Relationship of Federal to State and Local Systems

The other structural relationship between federal policy and the welfare system is that relationship of the federal to the state and local levels of government. The relationship is manifested in two different ways, both of which operate simulataneously, causing some

complexity. One is the dispersion of responsibility for services affecting welfare women in college among many federal agencies. The second is a top-down movement of funds and directives from the federal to the state and local levels.

Dispersement of Responsibility Responsibility for funds and services for welfare women in college is widely dispersed among federal departments. The labor department is concerned with training programs, a separate education department deals with the purely educational programs, the agriculture department administers food programs and the Department of Health and Human Services provides welfare and medical aid programs. Due to the lack of an overall coherent policy, the policies made by one department can have an effect on any or all of the other funds and services. The Department of Health and Human Services makes policy concerning the training of women on AFDC, but the Department of Labor administers actual job programs. The Department of Agriculture runs the foodstamp program, which does not recognize all of the education-related costs viewed as legitimate by other welfare and educational programs.

Federal Influence on State and Local Policy Welfare policy moves from the top federal level downward to the state and local levels. This movement happens in all of the service areas, labor, agriculture, education and welfare. The most illustrative example of the effects of federal policy on lower levels of government is the training and service program for AFDC women.

Title IV of the Social Security Act Amendments of 1968 created both

the Work Incentive (WIN) employability program and the corresponding aid and services plan to accompany it. Both programs were aimed at AFDC recipients with the goal of reducing their dependence on welfare through enabling them to become self-supporting. WIN directed the states to provide for each AFDC recipient an employability plan encompassing education, training, work experience and orientation needs. Self-sufficiency through long-term training was seen as a solution to welfare dependency. Corresponding to the employability program was a federal grant program providing monies to states for aid and services to AFDC recipients. Each state was to assess the needs of each AFDC client and make an individual service plan, considering how the client could become self-supporting and also how family life could be maintained and strengthened. By the federal guidelines, the states were then responsible for providing such necessary services as child care and transportation.

Changes later occurred in both the employability and the service programs. In 1971 the Talmadge Amendment restricted WIN to immediate job placement, with only short term training allowable, usually up to a maximum of one year. In 1975 Title XX took over the social services formerly provided by Title IV. The new Title XX funding provided a 75% federal match to the states for services, and it directed that one-half of the state combined allocations should go to AFDC recipients (Wartchow, 1984).

Then in 1981 federal policy changed direction with the Omnibus Budget Reconciliation Act which affected both the employability and the

services plans for AFDC women. The Act cut Title XX monies by 20%, did away with the mandate for the states to provide 25% in matching monies, took away any federal requirements for the use of the money and made no mention of spending any of the monies on AFDC populations (Wartchow, 1984). In addition, it instituted the Community Work Experience Program (CWEP) as a work and training policy for AFDC recipients. Under CWEP there was no educational training and recipients were to have public service employment at minimum wage to "work off" monthly AFDC benefits. Further interpretation of the Act eliminated a provision that had allowed welfare women to go to college. As a result of the Omnibus Act many states cut or eliminated educational programs to serve AFDC women. Previously, states had mandated to the local counties the various Title IV or Title XX services, based both on the federal matching monies available and on the directive that AFDC populations should receive one-half of the state allocations. Since both of these circumstances no longer held, educational programs were no longer mandated. Programs administered at the local and county level now competed with one another state-wide for a single pot of money not earmarked for any special purposes. Within the counties, programs vied for county approval to compete at the state level. The Omnibus Act has not freed the states to make fuller policy; rather, it has cut the enabling monies and instituted restrictive policies toward AFDC women.

Thus it can be seen what wide impact federal policy has on welfare women and how the policy works its way down through state and local levels. Federal policy provides the framework within which state and local governments must work. Neither can make policy outside of the

federal guidelines, but they can make further enabling policy and they can take advantage of federal guidelines, monies and programs to provide and implement programs at local levels.

Both the two-tier system and the top-down influence of the federal upon the state and local governments reveal the structural relationships between federal policy and the welfare system. In the light of these relationships, policy decisions at the local, state and federal levels can be examined for their effects on welfare women in college.

Local Policies

Policies at the local level include those made by local county welfare departments and by educational institutions. Contact with students and clients is most direct at the local level, so it is useful to have policies that reach the clientele.

Welfare Policy

Local county welfare departments, using policies set by state and federal welfare departments, can make facilitating policy for welfare women. They can inform clients of training possibilities, refer clients to local colleges, approve training programs and see that child care, foodstamp and medical assistance services are made available. Under the current severe federal restrictions they can approve part-time and night school college students for training programs. It is important that local welfare departments not make policy that is stricter than state or federal policy but rather seek to make enabling policy within the state and federal guidelines.

Institutional Policy

At the level of the educational institution, policies need to be examined and implemented in four areas: 1) financial aid, 2) special services, 3) organizational responsibility and 4) curriculum and counseling (Tittle, 1980, p. 156).

Financial Aid In the area of financial aid, colleges, in the process of administering the federal scholarship and aid programs, can review their practices and their treatment of student budgets to ensure that women are not discriminated against and are not disproportionately limited in receiving financial aid (Tittle, 1980, pp. 39 and 156). For instance, allowance should be made for the kinds of expenses mature women have: child care, debt repayment, transportation, and children's educational expense (Dunkle, 1981). Money for extreme emergencies should also be available. The institution can also provide financial resource counseling, and can encourage other organizations, such as local women's groups, to provide additional financial aid to women for such extras as transportation. There should be knowledgeable financial aid staff who understand the interaction between federal, state, local and campus-based funding for welfare women so that the type of funding overlap that results in loss of welfare benefits will not occur. Further, despite the Carnegie Commission's admonition to colleges not to get involved in providing child care (Tittle, 1980, p. 168), sources of funding for day care facilities could be sought, since this is such an important need for adult returning women and can mean the difference between their

attending or not attending school. Campus facilities might be made available, and departments that provide training in the field of child development or family systems might be tapped to use the day care program as a laboratory setting. Colleges might well look at the student services fees paid by students to see if some portion of these could be added to university funds in order to provide better and more child care on campus. Single-parent women students pay student fees just as other students do, but for services they cannot often use such as athletic activities and cultural events, having to leave campus soon after classes to pick up their children.

Special Services Institutional policy should also include review and establishment of special services directed to w .fare women. These services can include outreach and recruitment, preadmission counseling and orientation and linkage with relevant community agencies and programs. To reach welfare women, recruitment and outreach should include contact with welfare agencies (Young, 1977) and housing and community groups oriented toward low-income women. Not only welfare recipients but even those who administer the programs may not be aware of opportunities available in post-secondary education (Dunkle, 1981). Active recruitment of women of lower socio-economic status (SES) should be increased, rather than waiting "for society to free lower SES women from limiting, stereotyped roles" (Cross, 1974a). As was found with active recruitment of minorities, it may be a slow process, but it has long range benefits to society (Ibid.). Pre-admission counseling and special orientation are needed to explain support services and financial

aid to welfare women to prepare them for college and aid them in the transition to college life. Liaison with relevant off-campus agencies and offices should be established in order to integrate educational with other types of services and information.

Organizational Responsibility The educational institution also makes the policy that determines where the responsibility lies for the services that are provided for returning low-income women. Such policy can have serious effect on the quality of services delivered to women and thus on women's survival in college. Uncertain financial and faculty support were the two most serious problems found in one study of women's programs (Campbell, 1973). Such programs should have more than marginal status. An adjunct program with no permanent funding is of less help than a solidly funded program with an on-going commitment to women's higher education. Then, too, women tend to get short shrift in programs for both men and women adult students; distinct services, at least currently, are more effective (Tittle, 1980, pp. 158-9). An important contribution to women's programs and services on campus can be made by women who are in on-going decision-making positions in administration, and the institution can further reveal its commitment to women by implementing such a policy (Cross, 1974a and Tittle, 1980, p. 159). As part of their commitment to adult single-women parents, universities can provide the means for gathering data and enabling a systematic programmatic approach to the needs of these women. The data can be examined for the success of any recruiting policies and to disclose any possible discriminatory practices. One of the greatest

deficiencies currently in college programs for welfare women is the lack of data. It is not even clear how many such women there are on college campuses. "Single-parent" should be an item in the data-base for the collection of information about students in all colleges. Only then can there be a systematic approach to programming for these students: performing a needs analysis using single-parents as one of the sources for this information, examining the various sources both extant and those that need to be created for meeting these needs, and evaluating the resulting components of the program. Given sufficient funding and staffing, existing centers on campus for low-income students or for re-entry women could serve as a locus for analysis of the data and of program services and components.

Curriculum and Counseling In the area of curriculum and counseling the institution can provide compensatory programs to assure student success, investigation of the learning process and courses or workshops in the transition to college, self-development, subject matter review and career development and life planning (Tittle, 1980, p. 159). Relating services with off-campus agencies is essential, particularly with local welfare training programs (Dunkle, 1981).

The importance of policies at the institutional level involves their effect on student access to higher education. Women often interrupt their training and education in their younger years for childbearing and consequently may need special consideration when returning to higher education. The educational system should adjust to the dual roles of women and their postponement of education (Campbell,

1973). However, the concept of "access" is not limited to referring only to the entrance into college of traditionally by-passed populations. Is is extended to equality of opportunity for students with different needs through such means as the provision of extra supports and differential services such as counseling, special curricula and financial aid so that students can reach the standards expected of a degree recipient (Adolphus, 1980). For welfare women, traditionally non-participants in higher education, equality of opportunity beyond equality of access is an important educational condition.

State-level Policies

At the state level, policies that need to be instituted to benefit programs for welfare women are of two major types: those that concern education and those outside the realm of education that nonetheless influence the opportunity for welfare women to attend college.

Educational Policy

Educational policies at the state level concerning welfare women are primarily financial or fiscal. Here, too, the major effect is on access to education. Whether policy is made by state legislatures or by educational governing boards, such policy can have extensive effect on who goes to college.

Financial Aid Funding During the 1980's, a period of expected enrollment decline in the usual college-age population, state policy should be such that a mix of students is ensured. The New York State

Education Department Bureau of Higher Education Opportunity Programs has suggested to the state that any further increases in student financial aid be concentrated first on ensuring access and choice for the very poor:

> As long as higher education represents an important vehicle for upward mobility in our society, and it does, investment of public resources in extending access to those previously underrepresented will be a social imperative.
>
> (Adolphus, 1980)

Many states supplement the financial aid provided by the federal government for low income students. As educational costs rise and federal programs may not be able to keep pace, state supplementary funding will become more crucial. A realistic assessment of the budgets of low-income students should be made in providing state funding for additional aid to these students. Welfare women, for instance, cannot afford any money from their tight budgets for incidental -- or even necessary — school costs. They have little or no savings, and they can seldom work during school or even during vacations for additional money, as child care costs and welfare pay-backs use up any earnings. Supplementary state aid for welfare women would be beneficial for the costs of extra fees, books, transportation and emergencies, all of which are necessities for staying in school.

Funding for Educational Support Programs State educational policy can also benefit students from low socio-economic levels by providing funding for educational support programs for these students. Funds allocated at the state level can be distributed to colleges in the state

system for the special offices and staff providing recruitment and support services for women on welfare.

Social Policy

Beyond purely educational policy, state decisions on social policy affect the probability that welfare women will be able to continue in college. Federal policy in recent years has given the states, along with local branches of government, more discretion in how to use federal monies funneled down to the states. Whether made by the states or the state level of welfare departments, decisions on child care services, medical aid for the poor, and allowances for training for single parents on welfare interact with educational policies.

Child Care Since child care is such an important need, state policy can have a major enabling effect on the opportunity for welfare women to attend college by providing funding for child care programs. Sliding-fee day care programs benefit the poor, and sufficient funding at the state level can provide enough programs so that facilities are available for the children of welfare women. Under current circumstances in the state of Minnesota, for example, centers often fill up and offer only a waiting list. Further, only those parents who are employed are eligible. Increased funding form the state is needed, as well as state funding policy allowing eligible low-income single parents in educational training programs to receive sliding-fee child care. A problem remains, however, with this type of funding. It often requires matching money at the local or county level, and particularly in times

of economic difficulty many counties are unable to seize the opportunity for this service. The state of California enacted a child care law that effectively made care available at many of the state's higher education institutions. The California Campus Child Development Act of 1971 provided funding for child care centers to be located at or near college campuses, and money was later added for their expansion and maintenance. Most of the state's community colleges provide child care for their students, and state money is available for the public and private colleges as well. The policy is particularly advantageous to minorities and single-parent women and affects their registration and retention in school. Of 200 students using day care at the University of California at Berkeley in 1973, 80% said they would have to drop out of school if there were no child care available (Creange, 1980). Funding of this type, directed to educational institutions, helps welfare women attend college without being dependent on welfare child care policies.

Medical Assistance Medical assistance is another crucial need for welfare women, nearly always met by their generally automatic eligibility for Medicaid. Medicaid is a medical financing program run jointly by state and federal governments to benefit low-income people. It has been an excellent program, and has contributed to the improved health of the poor in terms of declines in infant and maternal mortality and in deaths from influenza and pneumonia (U.S. Commission on Civil Rights, 1983, p. 58). Because states differ in their policies, there are differing effects on welfare women who attend college and receive scholarship money. In some states, the scholarship income can result in

the reduction of Medicaid benefits (Meza, 1979). Such policies need to be changed so that welfare women are not penalized for getting training to better their chances of getting off welfare.

Welfare Training Programs Welfare departments at the state level also need to make adjustment in their policies for welfare women in training. Where permitted by federal policy, they need to allow welfare women to receive educational training without the loss of welfare benefits. In the past, flexibility in the federal WIN guidelines enabled administrators to formulate local policy that led to the training of welfare women in college (Young, 1977). This meant that welfare women not mandated by federal policy to find employment were free to seek appropriate educational training if they wished and that income from scholarships earmarked for educational purposes did not affect the monthly amount of AFDC income. Should federal policy make this possible, it would be important for state welfare departments to take the opportunity to make enabling policy that would have state-wide application.

Federal Policies

It is at the federal level that policies have the greatest effect on welfare women. Important policies have been initiated by Congress and maintained by the various federal departments. One difficulty that arises is that different departments are responsible for implementing programs that interact with one another in their effects on welfare women. The Department of Agriculture, for instance, has been

responsible for the foodstamp and the Women, Infants and Children (WIC) programs; Housing and Urban Development is responsible for housing subsidy programs; the Department of Labor administered training programs for the poor such as WIN and CETA; and the former Health, Education and Welfare department implemented educational, child care, medical assistance and AFDC programs. Current educational programs, under the Department of Education, are split off from other welfare and health programs in the Department of Health and Human Services. In their effects on welfare women, one program often takes what the other hand gives since some forms of income are counted against eligibility for another service. Current policies need to be correlated, new policies need to be created to meet unmet needs and some very effective policies need to be kept or re-established. The areas in which policy needs to be examined are education, child care, food programs, medical assistance, housing, and the training and AFDC programs.

Education

In the area of education some very good programs are in effect, but there is a need to examine the availability of post-secondary education for adult learners.

Effective Programs Financial programs for students (the Basic Educational Opportunity Grant or Pell Grant, the Supplementary Economic Opportunity Grant, College Work Study and the loan programs) are indispensable and should be maintained. The effects of Title IX of the 1972 Education Amendments, along with the 1978 Women's Educational

Equity Act which provides supportive funding, have also been excellent in opening up more equal opportunities for women both in gaining entrance to colleges and in being admitted to traditionally male fields. Title IX should be maintained (or rewritten if necessary) to make it clear that the law applies to the total institution, not just single programs within a school. All women need to be able to get into the colleges and majors of their choice without having higher qualifications than men.

Post-secondary Education for Adult Learners Educational opportunity for adult low-income people needs to be examined in general. Currently the national gap between the well educated and the poorly educated is increasing rather than diminishing. Those with a college education will be able to continue their training if need be, but those without a high-school education have more difficulty gaining access to higher education. The Lifelong Learning Act of 1976 attempted to make available for all adults opportunities for continued learning without restriction because of one's previous education, sex, age, handicapping condition, social or ethnic background or economic circumstance. Target groups have been identified among the "educationally disadvantaged," and recommendations made for financial aid, better counseling and advising, and progress specifically suited to their needs. However, the Act has generally been ignored and implementation has not taken place (Cross, 1981, pp. 27 and 46-8). A proposed "Post-Secondary Entitlement" program would focus on post-secondary alternatives with special consideration for women, to deal with the situation women face when they return to

training after having taken time out to have children. While most men receive their training prior to starting their careers, women typically leave the labor market for family responsibilities and then return to it -- often by necessity. Women's adult lives have thus been punctuated by later training and brush-up courses and later job placement. Hence, programs providing for women need to be more flexible (Tittle, 1980, p. 166). Post-secondary accessibility for by-passed adults, women and the poor could be the focus for a national policy.

Child Care

Child care is the major service needed by welfare women. Educational opportunities without the availability of affordable child care are opportunities effectively denied. The federal government offers no single program for child care services although there are disparate programs connected with social services, education, child development, job training and employment programs (U.S. Commission on Civil Rights, 1983, pp. 12-13). Child care has been provided in conjunction with the WIN program, enabling welfare women to get short-term training. Where welfare women were allowed to go to college under a non-WIN guideline the same advantage was offered. With current training restrictions for welfare women in the Omnibus Budget Reconciliation Act of 1981, child care remains a major unmet need. Federal funds available to the states for child care compete with all of the former Title XX services including programs for troubled families and youth, the mentally ill, the retarded and the chemically dependent. In addition, all these programs compete for greatly reduced funds

(Wartchow, 1984). Since child care is no longer a specified service, as it was under the Title XX provision, states are not obligated to provide it, and many do not. Further, those child care services that exist are often for parents who are employed, with denial of service to parents in training or education. What is needed is categorical funding from the federal level to the states in the manner of the former Title XX funding, with provision for single parents in training or higher education. Beyond this, a coherent child care policy coordinated at the national level and uniting programs at all levels of government could benefit all women and allow them the opportunity for employment or education outside the home if they wished. The United States is the only western nation without a national child care policy. Such a policy would make available to single parent women many of the advantages that exist in our society (U.S. Commission on Civil Rights, 1983, p. 13).

Other Social Supports

Food, medical and housing programs are also important supports to welfare women in college.

Food Programs The foodstamp and the Women, Infants and Children food programs are very useful and should be maintained. However, budget overlapping needs to be reduced. Income from scholarships that goes for any college expense other than tuition is counted toward income guidelines for foodstamps, with the result that foodstamps for welfare women in college are severely cut if not totally eliminated. Students must buy books, and while the agriculture department reasons that these

can be re-sold, prices for used books are low and many serious students do not wish to sell their books. Policy change is needed in the Department of Agriculture to allow for necessary college expenses in order to maintain the welfare budget at survival levels with the normal amount of foodstamps. Increased funding is needed for the very effective but underfunded WIC program that provides fruit juice and dairy products to very young children and pregnant women.

Medical Programs Policy change is also needed in the administration of the Medicaid program, again making allowance for student scholarship income for necessary school expenses including child care, transportation and books. A single policy at the federal level would prevent states from using the option to reduce medicaid benefits to welfare women who are scholarship students in college.

Housing Programs Subsidized housing is another important support that makes it possible for welfare women to survive financially while attending college. Funding for subsidized housing should be continued, especially for scattered site housing in urban areas rather than for large, centralized housing projects that tend to breed unhealthy and difficult living conditions. Food, medical and housing support programs help welfare women maintain a liveable budget while they attend college, instead of having to take loans for what are basic necessities.

A concerted federal policy is needed that allows for the interaction of all these social services and allows for scholarship monies used for necessary college expenses including books, tuition and fees, child care and transportation.

Training and AFDC Programs

At the federal level, training programs for AFDC women and even the AFDC system itself need to be examined.

Training Programs Policy needs to be made at the federal level creating adequate college training programs for welfare women. Such policy has existed in the past among the training programs offered AFDC recipients. In the 1970's the main training programs for welfare women were the Work Incentive (WIN) and Comprehensive Employment and Training Act (CETA) programs. CETA never took hold seriously in the colleges since the allowable training periods were too short to fit college degrees. The CETA funding cycle was not synchronized with colleges and arbitrary jurisdictions interfered with college student populations that came from many local areas. There has been criticism that employers did not want to hire CETA employees when their subsidy was discontinued and doubt about the long-range economic advantage of the CETA training (Ockerman-Garza, 1982 and National Commission for Employment Policy, 1981). WIN, with its corresponding accomodation for non-WIN programs, has been the major program allowing welfare women to attend college. Instituted under Title IV of the Social Security Act Amendments of 1968, WIN had as its original purpose solving long-term dependency on welfare by providing education, training, work experience and orientation leading to employability. However, the Talmadge Amendment in 1971 reduced the training period to two years with a goal of immediate job placement, with resulting lack of success in both training and employment outcomes.

In 1977 WIN trained or placed in employment only 170,000 of its 1.5 million registrants. WIN jobs were typically subsidized and lasted for only short periods, paying very low wages (Wartchow, 1984). Criticisms of WIN were that there were no jobs after the training period was completed and that there was no choice of training (Cassera, 1978). One program found that welfare women were worse off after training because their low wages did not cover transportation, child care and medical expenses. They also found that jobs gotten through WIN were primarily service jobs which could be obtained without the help of WIN. The women in this program complained that the employers benefitted more than the AFDC women since seventy-five to one hundred percent of the wages paid were subsidized, yet only eleven percent of the women retained permanent employment (Anguiano, 1979). WIN has never had sufficient funding to provide training for all those required to register for its programs. Recent cuts have further diminished coverage for such necessary support services as child care and transportation. The total proportion of people registering for WIN who actually received training or employment dropped forty-nine percent in 1982, although the proportion of WIN registrants entering employment has always been low (U.S. Commission on Civil Rights, 1983, p. 34). Curiously, although men represented 26% of those on WIN they received over one-third of the unsubsidized jobs. In 1978 the women that WIN placed in jobs averaged $2.97 per hour, with less than five percent earning more than $5.00 per hour, while the men placed averaged $4.01 per hour and more than twenty percent earned $5.00 per hour or more (Pearce, 1981). The Omnibus Budget Reconciliation Act of 1981 introduced the Community Work Experience Programs (CWEP) and

required AFDC mothers of children three years of age or older to register for them in states where such programs were available. CWEP "training" is in public service jobs for minimum wage, but no salaries are paid; the welfare client works off her welfare receipts. Regular workers are not to be displaced so that there is no competition with normal labor market employment. There would be no benefits such as retirement contribution or unemployment compensation. This is the new program that the government proposes to replace the WIN program (U.S. Commission on Civil Rights, 1983, pp. 33-4).

WIN guidelines in the past left open the possibility for some women on welfare to receive college training. WIN required women whose children were all over the age of six years to register for WIN, leaving those women who had a young child under six exempt. Administrators at the federal, state and local levels could enable these welfare women to attend college for employment training (Young, 1977). Some states set up Non-WIN programs that provided support services. Minnesota, for example, provided individual and family counseling, child care services, and referrals to the University of Minnesota, other colleges and vocational schools or the state employment service for evaluation, training and/or job placement. The rationale offered by the Minnesota Department of Public Welfare for the Non-WIN program was that immediate job placement was not a long-range solution for unskilled AFDC recipients. Without an up-grading of skills, "the persons would otherwise be merely marginally employed in low-paying, dead-end, highly vulnerable jobs." A major part of the costs of the program came from

Title IV (later Title XX) funding for social services (Wartchow, 1984). Unfortunately the Omnibus Budget Reconciliation Act of 1981 drastically curtailed both Non-WIN and Title XX programs. Title XX funds were cut by twenty percent and states were no longer mandated to match the funds or encouraged to provide the social services, with the result that all of the social services -- including child care -- competed for a piece of the smaller pie. Further, the exemption for AFDC parents with a child under six years was severely restricted. The parent was expected to be "only very briefly and infrequently absent from the child," and this was clarified by U.S. Department of Health and Human Services Secretary Schweiker: "...the purpose of the AFDC program is not to enable individuals to attend college at taxpayers' expense as an alternative to supporting their children." The Department determined that a full-time day school college student was not personally caring for children at home and was more than "briefly and infrequently absent." Thus WIN exemption could not be granted, and the parent would have to register for work or short-term training through the WIN program (Wartchow, 1984). Under these provisions, the only welfare women who could get post-secondary training would be part-time or night-school students or those who attended vocatinal schools. However, college scholarship monies, although available for part-time schooling, cover mainly tuition and not the other necessary costs for which full-time students can get coverage. These policies have drastically affected the potential for welfare women to attend college. At the University of Minnesota, for instance, no new students have been added to the Non-WIN program since 1982 (Stewart, 1982).

The history of training programs for welfare women reveals that the programs tend to emphasize vocational training of short duration (Young, 1977), and that although college training has been available in the past, the current situation effectively denies welfare women this opportunity.

Policy at the national level needs to be turned around so that programs to enable welfare women to receive college training for employment are again available. Programs should be coordinated so that all of the necessary services can be provided, child care, transportation, tuition and book assistance and support services. Ideally, college training programs would be part of a full range of training opportunities designed to fit the varying goals, interests and abilities of welfare women.

AFDC Program Not only do the training programs for AFDC women need to be examined, but the institution of AFDC itself needs to be examined at the federal level. Although AFDC has provided much-needed financial support to single-parent women with children, there are criticisms of its functioning and its effects. Two serious defects in the program are 1) high administrative costs in relation to direct benefits to recipients and 2) creation of dependency in recipients by lack of incentives toward independence (Anguiano, 1979).

Administrative costs are exceptionally high in relation to direct service benefits to AFDC recipients. An examination of one state's program found that $15,000 was spent yearly for a family of four to provide $3,600 in money and services (Anguiano, 1979). Thus for this

state, 70 to 75 percent of the program budget was eaten up in administrative costs. Much of the reason for this lies in the overlapping of governmental services, with several agencies providing services to the same client yet with separate but duplicated procedures.

The perpetuation of dependency is another serious flaw in the AFDC system. The monthly subsistance is not enough to provide for extra expenses involved in getting off welfare, nor are there sufficient incentives leading to gainful employment. Under the current circumstances of the Omnibus Budget Reconciliation Act, the monthly disposable income of AFDC families actually decreases when the parent is working. The AFDC recipient "earns" more by staying on AFDC. A major reason for this is the reduction in allowance for such work-related expenses as clothing and transportation (U.S. Commission on Civil Rights, 1983, pp. 28-31). In addition, when a recipient works, her rent subsidy, if she has one, will decrease proportionally, as will her foodstamps and medical benefits, and after an initial period, her earned income will reduce her welfare check dollar for dollar.

Major Policy Recommendations

Although programs for welfare women in college cannot function without all three levels of government contributing both policy decisions and implementation, it is clear that the federal government provides the primary guiding and enabling force. For women on welfare, lack of permission to attend college from the federal level effectively cuts off any college training service that state and local agencies may

wish to supply. Federal policy is indispensable in providing higher education programs for welfare women. However, because of the federal government's effect on state and local governments and because of its power over many departments and policies, the federal government needs to examine the total situation in our society of low-income women with children. Far-ranging changes based upon a deliberate analysis of the situation of women can only be effected by national policy. Federal policy, thus, needs to be made in two areas, the immediate area of providing college training programs for welfare women, and the long-range area of remedying the major structural or systemic faults that keep low-income single parents from participating fully in the economic life of our society. The first type of policy gets welfare women out of the "second tier" of society into the primary economic system; the second type of policy attempts to do away with the two-tier system itself.

Immediate Policy Change: College Programs

Present government policy toward welfare women, particularly its training and child care policy, not only is woefully inadequate but also serves to perpetuate the state of poverty in which women are now so typically found. Pouring money into programs that provide for women only low-paying jobs and inadequate or no job training is a waste of public resources. Women will be kept in the "secondary" sector of the economy and will simply return to the dependencies of low-level government support programs. To break this cycle, assumptions about women as workers have to change. It must be recognized that single-

parent women on welfare will be the primary providers for their families. Training that is more than minimal will need to be provided to allow these women and their families to be self-sufficient. Long-term training, more than the six to eighteen months that is maximum under current federal programs, and training in higher education, with the necessary child care and support services, are necessary options. Such policy needs to be instituted and coordinated at the federal level. Proper enabling policy needs to be made so that welfare women can attend four-year college training programs. Coordination should occur among the federal departments providing welfare, child care, transportation, educational scholarship monies, and food, medical and housing supports so that a unified program results and services and benefits neither overlap nor cancel each other out. Major policy change to enable AFDC women to receive training in higher education is needed. The preponderance of evidence indicates that long-term training in higher education is one of the few ways that single-parent women can break the cycle of poverty.

Policies for Structural Change

The immediate need is for welfare women to get training in higher education. However, the real solution to the problem of single-parent women in poverty requires the removal of the major impediments in the economic system that work against women. For AFDC women these barriers include unequal compensation for women's jobs, lack of child care and the AFDC system itself. Major policy at the national level is needed in each of these areas.

Comparable Worth The "female-ghetto" jobs women hold are a leading cause of their poverty. Beyond the issue of education -- as education will tend to get women out of poverty -- is the issue of suitable pay for the value of the job a woman performs. Based on such factors as skill, training level, effort, responsibility and working conditions, the principle of comparable worth seeks to redress the balance between male-sector and female-sector jobs. Since many college-trained women earn less than men with a high-school education, some equality of compensation would result under this principle. If comparable worth were national policy -- as it is now beginning to be policy in some states -- the "two-tier economy" would be attacked near its source. A national comparable worth policy is needed to begin the equalization of women's work with men's. Such a policy would benefit not only women but the federal budget, as many women would then be taken off government support and subsidy programs. As it is, not having a comparable worth policy is tantamount to providing a subsidy to employers who pay wages so low that their full-time employees qualify for government benefits.

National Child Care Lack of child care is another structural barrier to women. Most women who are parents are still the primary child care givers in our society, and this burden falls more heavily on single-parent heads of household. Lack of child care service stands in their way when low-income single parents seek employment or training. Excluded from the benefits of education or more advanced training, these women are denied access to higher levels of the work world. Women are thus encouraged to stay in the sector of the economy requiring less

training and job experience. Freed from the concern of providing all-day child care, women could pursue employment, training or education in the way that men typically do, putting them on a more equal economic basis with men. Such child care services as presently exist for low-income women are tied to separate social service, child development, job training or employment programs and are thus scattered in their effect. Only at the national level could a policy sufficiently broad in coverage be put into effect. A national policy is needed to provide child care for low-income single-parent women as they pursue opportunities in work, training or education.

Restructuring of AFDC Repair of the present AFDC system is needed along the lines of the first-tier welfare system which includes such programs as Social Security, veterans' benefits and unemployment compensation. AFDC administrative costs run as high as 75% in some cases, and benefits, policies and attitudes effectively keep women in the second tier of the economy. A restructuring of AFDC would put women on a more equal footing with others in the primary sector of the economy. A single nation-wide benefit system providing a minimum income for all persons in situations of economic difficulty would be one possible solution. Since duplication of services would be avoided, such a program would be more cost-saving than the present system of separate administrations for a large number of benefit programs. Given the characteristics of the "primary" sector of welfare, such a reorganized program would not require that a recipient exhaust her financial resources, would not stigmatize the recipient and would regard the

benefit as an economic right given the appropriate circumstances. It would also assume training towards employability as a feasible goal. These characteristics would make economic recovery of the recipient more likely. Radically changing the AFDC program and the costs and assumptions accompanying it, transforming it into an enabling program typical of the first-tier welfare system, would help break the perpetuation of poverty among women.

All of these policy recommendations assume that single-parent women will of necessity be actively participating in the economy as providers for themselves and their children. In order to participate actively, the need adequate jobs. To achieve these they need sufficient training or education, combined with job experience. Each of these policies, comparable worth, a national child care policy and the restructuring of AFDC, contributes to this end. The implementation of these policies would remove the major impediments to women's economic equality. Long-term training in higher education would equip women for better-paying and more permanent jobs. Providing child care would free women to work or to pursue training or education leading to adequate employment. Once they are employed, comparable worth will give them a better income. Restructuring AFDC would support them in the transition period required to receive training or education for employment.

The immediate need is for a program to train welfare women in college, but the long range problem is system-wide. The real causes of women's poverty are structural; nothing short of policies for structural change will remove the barriers to, and thus encourage, women's equal economic participation.

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